

Microfinance for better lives?
Learning experiences of women
beneficiaries of the Inhlanyelo Fund in
Manzini Region, Eswatini

By

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ABSTRACT

Empowering women is a critical issue in developing countries such as Eswatini. Women's poverty is exacerbated by discrimination in the economic, social, and political spheres (Salia, Hussain, Tingbani, & Kolade, 2018), thus limiting their inner potential. Poverty in emerging economies is a major impediment for meeting the countries' Sustainable Development Goals. There is evidence that interventions, such as microfinance schemes, can improve the lives of women, particularly rural women (Banerjee, 2017; Mayoux, 2002). Women's participation in informal sectors in developing countries could lead to economic growth and well-being. As key players in household welfare, microfinance supports self-employment, and alleviates poverty. Understanding women's microfinance experiences could improve microfinance interventions.

The study explores how women beneficiaries of Eswatini's Inhlanyelo Fund bettered their lives and gained learning experiences. There is limited information available on this topic. This investigation analyses what kind of microfinance intervention is most suitable for improving the lives of women and their families.

The study is positioned within the interpretive paradigm, and adopts a qualitative design. The investigation was conducted with ten women in the Manzini regions of Eswatini. Data collection methods include semi-structured interviews, which make use of life histories and photovoice. The data were transcribed and analysed manually using pattern coding where themes emerged.

The findings reveal that loan income from the Inhlanyelo Fund was used primarily for consumables, with little remaining for investment in the business. Using the theoretical lenses of Jarvis' model of experiential learning and the African perspective of ubuntu, this study

examines how the women's learning evolved through access to the fund and led to their empowerment and "buen vivir". The findings reveal that women learned in social networks through interaction with others, and this helped to transform their behaviour and changed their lives. The study concludes that the ubuntu theme of humanness and participation in the collective were contributory factors in the learning processes of the beneficiaries of Eswatini's Inhlanyelo Fund. The study recommends that future training should take account of the importance of experiential learning and social networking in empowering women through microfinance schemes.

DECLARATION

I Khabonina A. Mahlalela–Dlamini, declare that

1. The research reported in this thesis, except where otherwise indicated, is my original research.
2. This thesis has not been submitted for any degree or examination at any other university.
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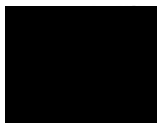
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DEDICATION

This work is dedicated to the Almighty God for his infinite grace and mercy in seeing me through to this moment. I could not have completed this thesis if God was not on my side. I had a very challenging journey that I will never forget in my life. I had to trust in Him, as it was very difficult, an adult learner and deal with so many roles at the same time as writing a thesis.

KEYWORDS

Microfinance, Women, Learning experiences, Experiential learning theory, Ubuntu.

ABBREVIATIONS

CSO	Central Statistical Office
CEDAW	Convention for the Elimination of All Forms of Discrimination against Women
EU	European Union
FAO	Food and Agricultural Organization
FINCORP	Financial Corporation
IFAD	International Fund for Agriculture Development
MDGs	Millennium Development Goals
NAMBoard	National Agricultural Marketing Board
OECD	Organisation for Economic Co-operation and Development
ROSCAs	Rotating Saving and Credit Associations
SDGs	Sustainable Development Goals
SEDCO	Small Enterprises Development Company
SME	Small or Medium-sized Enterprise
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
WFP	World Food Programme

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Chapter 1: Background to the Study

Empowering women is a critical issue in developing countries such as Eswatini (formerly Swaziland). It is estimated that the majority of the world's 1.3 billion deprived people are females and children, with Sub-Saharan Africa accounting for 41 % of the population below the poverty line (World Bank, 2018). However, it is worth noting that 654.9 million people, or 12.5% of the world's population, live in poverty and earn less than \$1.90 per day which is below the International Poverty Line (World Bank, 2018). Women's poverty is exacerbated by discrimination in society, in the family, and in economic, social, and political spheres (Salia, Hussain, Tingbani, & Kolade, 2018). This combined with other difficulties they face in life, leads to limitations of their inner potential.

The issue of poverty that is persistent in the emerging world is a major impediment towards meeting the countries' Sustainable Development Goals (SDGs). It is argued that socio-environmental challenges such as disease burdens, as demonstrated by the COVID-19 pandemic, are worsening the precarious living conditions of rural women and undermining African countries' gains. Hard-fought gains are now under threat as the pandemic has struck at the heart of women's livelihoods, halting their ability to provide food and income during lockdown periods. According to United Nations (UN) estimates, the pandemic will drive 47 million more girls and women into vulnerable situations (UN Women, 2020).

For these reasons and more, the (UN) prioritized poverty alleviation and women's empowerment in its development goals (both MDGs and SDGs). There is evidence to suggest that strategic interventions, such as microfinance schemes, can improve the lives of women, particularly those living in rural areas (Banerjee, 2017; Mayoux, 2002; Shohel, Niner, & Gunawardana, 2021). The purpose of this study is to fill a gap in the literature on the mechanisms of microfinance as a strategy for alleviating poverty and empowering the poor, particularly women. Women are perceived to be more vulnerable than men, especially in rural areas. Women's participation in informal sectors in third-world countries, if encouraged, could lead to faster economic growth and improved well-being. This is due to the fact that women's empowerment increases income equality, productivity, gender equality and other constructive development results. According to the literature, women are key players in their household's welfare, so participating in microfinance benefits them in self-employment, alleviates poverty, and increases household income. This empowers them, and improves their

standard of living. Understanding women's microfinance experiences could improve microfinance interventions.

1.1 Statement of the Problem

Poverty, inequality, and unemployment are primary development challenges that have persisted in Sub-Saharan Africa and are difficult to address (World Bank, 2018). The poverty rate in Eswatini was 63% in 2010 (Central Statistical Office (CSO), 2010) and 58.9% in 2017 (CSO, 2017a). According to the United Nations Development Programme unpaid care and domestic work falls heavily on women (United Nations Development Programme (UNDP), 2021). According to data from the 2010-2014 Decent Work Country Programme (DWCP), women have a higher rate of unemployment (31.2%) compared to men (25.7%) (International Labour Organisation (ILO), 2017). Women are frequently marginalized, particularly among the poor, with fewer resources than men.

These issues are at the top of the Eswatini government's policy agenda. Governments on the African continent have begun to recognize the critical role of financial inclusion in combating poverty and promoting inclusive economic growth. Deepening the financial sector is critical to economic development and for addressing income, inequality, and job creation (Ayogu & Agu, 2015; Global Entrepreneurship Monitor, 2017; Park & Mercado, 2015; World Bank, 2015). Women are the entry point to household safekeeping because their contribution towards the family's well-being is greater than that of men (Mayoux, 2000). Women are the primary pillars of their households and are entrusted with improving household well-being (UN Women, 2019). For these reasons, women are the primary targets of microfinance loan recipients (Rahman, Khanam & Nghiem, 2017).

Empowering women through microfinance leads to greater expenditure on children, food, shelter, and education, resulting in long-term social and economic gains for their communities (UN Women, 2019). If men and women had equal access to productive resources, they could break the poverty cycle, and improve the country's economic growth. Microfinance delivery must be gender sensitive, because any source of income can alter intra-household relationships. The effects of the new source of finance are different, depending on whether men and women are controlling it (Food Agriculture Organization (FAO), 2002).

Although studies have been done on microfinance intervention, studies of women's lived experiences of learning to use microfinance to improve their lives, especially in Eswatini, is scanty. Research into the processes of improving women's status would provide critical support to the government, which is making efforts to address this. Success in microfinance could enable women to become more assertive, have more decision-making power in their homes, enjoy better living standards, and a spirit of togetherness and connectedness. This argument reflects the Southern African philosophy of Ubuntu (Okoro, 2015). For women to gain more control over their lives and resources, and to better understand societal issues they need to be economically empowered as well as have the opportunity to engage in continuous learning (African Union, 2015). I investigate women's lived experiences with microfinance in Eswatini, and I focus mainly on the Inhlanyelo Fund. I assess whether the women found these experiences as empowering and what the impact was on their lives. Some studies have questioned whether microfinance actually empowers women, with some arguing that it may even be harmful.

In spite of challenges, many academics have noted the impact of microfinance on women's lives. Microfinance has improved women's businesses in Africa and elsewhere. However, little consideration has been given to the extent to which these businesses generate revenue, reduce poverty, or empower women (Bercaw, 2012; Urkato, 2012). Research, particularly from microfinance institutions, suggests that microfinance does empower women (Banerjee et al., 2014; Bercaw, 2012; Rahman et al., 2017; Sneeringer, 2017; Ukanwa, Xiong, & Anderson, 2017). Some studies show that economically profitable activities do not always increase women's decision-making power and involvement in community life (Banerjee et al., 2014; Ukanwa et al., 2017; Vikas, & Vijayalakshmi, 2017). Certain social and cultural factors may prevent the financial injection from having the desired effect on women's empowerment and, as a result, their ability to live better lives. Some studies indicate that microfinance may even be harmful to women, because they become trapped in debt and men control the loans (Karim, 2014). My study seeks to establish what the experiences of the women beneficiaries of the Inhlanyelo Fund have been in this respect.

As a result, there is a need to investigate the experiences of women with microfinance at an in-depth, qualitative level, in order to determine whether the services truly improve their lives.

1.2 Objectives of the Study

The overall aim of this study is to assess how microfinance has or has not improved the lives of women and what they have learned from their experiences with microfinance. The objectives of this study are as follows:

1. To understand the experiences of rural women with the Inhlanyelo Fund.
2. To identify the women's perceptions of their learning, in relation to using the fund for their businesses.
3. To discover how women feel the Inhlanyelo Fund has affected their lives.

1.3 Research Questions

The study was guided by the following research questions;

1. What experiences have the women had with the Inhlanyelo Fund?
2. How have beneficiaries of the Inhlanyelo Fund learned from their experiences of using the fund?
3. How do the women beneficiaries of the Inhlanyelo Fund feel that the fund has affected their lives?

1.4 The Socio-Economic Status of Women

The majority of rural women's income comes from the informal sector and agriculture and they are underrepresented in formal employment. According to estimates, 70% of the world's unemployed women, are poor (Khan & Noreen, 2012; United Nations Development Fund for Women (UNIFEM), 2013). In 2020, less than half of women of working age (47%) participated in the labour market, compared to an estimated 74% of men, resulting in a gender gap that has remained relatively stable over the past decade (United Nations (UN) 2021). According to available data, 31% of young unemployed women are undereducated compared to 14% of young unemployed men (International Labour Organisation (ILO, 2019).

While women generally earn lower incomes, they spend 90% of their earnings on household needs, whereas their husbands spend only 30 to 40% on the household (CGI, 2009; UN Women, 2019). Women spend a large portion of their income on education of children, food and shelter. As a result, women play a significant part in breaking the poverty cycle. If women had equal access to productive resources as men, they could boost their countries' economic growth.

There is plenty of evidence showing that if women gained access to resources and education, they could contribute significantly to society (UNDP, 2016; Kabeer & Natali, 2013). Many academics argue for supporting women in economic and social life in order to maximize their contribution to the growth and development of developing countries (Organisation for Economic Co-operation and Development (OECD), 2012). Female poverty can be linked to an absence of access to and control of productive assets. As a result, improving access to finance, and particularly access to credit through small loans, could improve women's financial position and socioeconomic status (Arouni et al., 2014; World Bank, 2001). Gender equality can be achieved by creating conditions in which women can identify and act on their goals (Kabeer, 2005a). The World Bank (2012c) and the Food and Agriculture Organization (FAO, 2011) support investment in women, which can be made possible through micro financing.

1.5 Microfinance for Development

Several development strategies, both in developed and developing countries have been implemented to achieve long-term economic growth through microfinance. Microfinance is defined as a tool used to empower women by providing them with access to credit and other non-financial services (Singh, 2018). The goal of microfinance is to provide underprivileged people with basic financial facilities such as credit, insurance and savings.

The ILO's (2017) Decent Work Agenda recognizes the essential role of work in a person's life as a way of attaining reasonable, comprehensive, and sustainable development. Women's empowerment, on the other hand, has been more difficult to realize due to the complex and multifaceted nature of gender equality as encapsulated in SDG 5. For example, globally, there is still a gender gap in the proportion of women who have a bank account (65%) compared to men (72%) which has remained unchanged since 2011 (World Bank, 2018). There is an assumption that microfinance can provide women with better access to economic resources so that they can participate in income-generating activities and contribute to their household's income while also improving their freedom of movement, decision-making, and bargaining power (Abbink, Islam & Nguyen, 2016).

Gender-related issues have previously been perceived as limiting women's ability to benefit from credit (Hunt & Samman, 2016; Mayoux, 2000; Skarlatos, 2004). For example, in many countries, culture and tradition have relegated women to the status of minors, and research suggests that such constraints may have prevented them from fully utilizing economic

empowerment programmes such as microfinance interventions (Arnold & Gammage, 2019; Maes & Reed, 2012). Commercial banks often focus on men and formal businesses, and ignore women, who are in the majority and are an increasing segment of the informal economy (UN Women, 2010; ILO, 2015). Also, women have difficulties accessing information, social networks and productive resources (Mayoux, 2002; World Bank, 2014). Many financial institutions continue to ignore the fact that women are a disadvantaged and vulnerable group in society, and they are still denied credit from commercial banks because these banks require collateral (Government of Swaziland, 2007; 2016a). Thus, some academics argue that microfinance has not improved women's lives (Cull & Morduch, 2017; Mossman, 2015).

Furthermore, due to poverty, as well as prejudice against women, they tend to get smaller loans than men (Santandreu et al., 2019). Women entrepreneurs in Tunisia, for example, face a number of barriers to self-employment, including limited access to credit, low levels of literacy, a lack of training, and a lack of public experience (Rathirane et al., 2015). Additionally, women frequently have little or no control over their loans, with their spouse or a male family member making the decisions (Mayoux, 2000)

Residents of rural areas, in particular, continue to face barriers to accessing microfinance (Asian Development Bank (ADB), 2007; Seibel, 2000). Globally, women's unpaid household work creates a heavy burden of responsibilities (Cerrato & Cifre, 2018; UN, 2015) putting their income-generating activities under strain. Access to credit impacts on the distribution of household responsibilities between men and women (ILO, 2007a), and may generate more equality in household decision making (World Bank, 2014). Increased access to credit does not always translate to productive use, and thus financial inclusion requires both access and productive use of finance (Demirgüç-Kunt et al., 2018).

In this context, I conducted my research with beneficiaries of the Inhlanyelo Fund in Manzini to find out whether microfinance led to learning experiences and to better lives for the women.

1.6 Microfinance Policies and Programmes in the Kingdom of Eswatini

The Kingdom of Eswatini developed several policies to advance gender equality and equal access to resources. These include the National Development Strategy (NDS), the Poverty Reduction Strategy Action Plan, and the National Gender Policy. The NDS was drafted in

1997 and implemented in 1999. The Poverty Reduction Strategy and Action Programme, 2006-2015 was is a strategy for implementing the NDS, and aimed at alleviating poverty by 2015. The NDS is Eswatini's main national development framework It was revised in 2017 and focuses on raising living standards, eradicating poverty, creating jobs, promoting gender equality, and protecting the environment (Kingdom of Swaziland, 1999). The Kingdom of Eswatini proposed a review of the Regional Development Fund, a Poverty Reduction Fund, a Youth Enterprise Fund, and social protection for elderly people (Kingdom of Eswatini, 2019).

All these policy documents emphasise women's empowerment and SDG 5: Gender Equality. Furthermore, the African Union Agenda 2063 pushes for the recognition of the important role women play in society: socially, politically, economically, and ecologically (UN, 2015). The government's National Gender Policy (2010) recognizes that economic empowerment for a woman is critical to the development process. Empowerment of women requires acknowledging inequalities in power and rights and requires the creation of structures that promote equality. For example, women's access to and control of material assets, as well as access to institutions is critical for achieving the SDGs (UN Women, 2018). This includes giving women access to credit, business opportunities, and training, as well as income-generating opportunities. Women often have insufficient capacity both individually and collectively to access services, which could lead to them influencing institutions to better address their concerns and needs (International Cooperative Alliance Africa, 2016).

Programmes

In 2006, the government accepted the Poverty Reduction Strategy and Action Programme as the guide to realizing the national vision and to achieving the Millennium Development Goals (MDGs) (Government of Swaziland, 2007), which were later adopted as Sustainable Development Goals (SDGs).

The Ministry of Finance's Microfinance Unit has been very active in providing such as financial services and non-financial services such as business skills training for women entrepreneurs (Mngadi, 2016), in order to address poverty. This is one of the major development issues plaguing the Kingdom of Eswatini. The poverty rate in Eswatini remains high, though it has decreased from 63% in 2010 to 58.9% in 2017. Poverty is mostly common in rural areas, where people live below the national poverty line of \$1.90 USD per day and are unable to meet their basic food needs (CSO, 2017b).

The Kingdom of Eswatini is partnering with financial institutions in promoting enterprises to create jobs and to alleviate poverty.

To highlight this marginalization of women, the 2016 Human Rights and Democracy Report states that women in Eswatini continue to be treated unequally in economic, cultural, social, political, and legal terms (Department for International Development, 2016). As a result, Eswatini remains a deeply patriarchal society in which women are still constrained by customs and traditions that systematically deny them resources and the freedom to carry out their responsibilities. Cultural traditions are also thought to be impediments to economic development (UNDP, 2015). For example, even if women's living standards improve, their decision-making power and status may decline in rural economies if structural, technical, and institutional changes are not implemented (Jabeen et al., 2020).

According to the UNDP's 2015 Human Rights and Democracy Report, Eswatini ranks among the lowest in terms of women's political participation. In Eswatini's parliament, women make up less than half of the representatives, allowing men to dominate decision-making venues. As a result, women are frequently excluded from development opportunities and decision-making, thus adding to their vulnerability. Women in most developing countries, particularly in rural areas, have been shown to develop a dependency syndrome as a result of being excluded from decision-making (Adusei & Sarpong, 2014). Based on my own experience as a community development facilitator, it appears that some women lag behind in economic activities, with low participation in decision-making that affects their lives. In my day-to-day informal conversations with women in communities, I noticed that some women are unable to make life decisions because they are financially dependent on men. I also noticed that some women lack the ability to generate incomes and start sustainable businesses and that access to credit in the formal sector is limited due to a lack of collateral.

The Eswatini government has attempted to combat rural poverty through microfinance programmes (International Fund for Agricultural Development (IFAD), 2014). The government, development agencies, non-governmental organizations, and other stakeholders have focused on microfinance, reaching out to women and including them in the development practice in order to improve their own and their families' lives (ADB, 2000).

1.6.1 The Inhlanyelo Fund

The Inhlanyelo Fund is one of Eswatini's most popular microfinance institutions, providing credit to people at the grassroots level, mainly in rural areas. Beneficiaries of the fund are 71% women and 29% men. The fund is based in Ezulwini and is a non-profit organization. It began in 1999 as a pilot project, when Swazi businessman Nathi Karsh underwrote an initial E5.5 million (\$834 357) (Inhlanyelo Fund, 2016).). Since women made up the majority of the fund's 3 500 small business entrepreneurs, it was thought to be a potential source of gender empowerment (IFAD, 2014; World Food Programme (WFP), 2013b). The Inhlanyelo Fund began as a poverty relief fund. It was later renamed the Inhlanyelo Fund (Seed Capital) in order to provide seed capital for small business owners.

The fund uses traditional leadership or chiefdoms through the Tinkhundla Centres to choose potential clients. Tinkhundla is an administrative structure for service delivery as well as a political philosophy and government system, to aid in the achievement of development goals (Decentralization Policy, 2005 Eswatini Government). Individual loans are provided for beneficiaries who are not borrowing for the first time and have a good credit record (SME Finance Forum, 2018). Instead of collateral, the fund makes use of local leadership in the screening and follow-up process, and peer pressure is used to ensure loan repayment. The annual fixed interest rate is 15%, which is the lowest rate charged by any financial institution in Eswatini (The Observer, 2019). The fund's goal is to close a gap in the country's financial services sector by financing grassroots entrepreneurs. More information about the fund is provided in Chapter Two.

1.7 Rationale and Motivation for the Study

The study is extremely important in light of the plight of women in Eswatini. Women are severely marginalised and struggle to gain respect, fair treatment, the ability to make informed decisions about their lives, and gender parity with men. Many avenues exist for improving the status of women in Eswatini, and proper microfinance management could help emancipate women in Eswatini. When countries fully utilise women's capabilities, this can improve the country's human capital potential. Female talent is an underutilised resource, both at an individual and business level (World Economic Forum, 2017). While it is widely accepted that removing barriers to gender equality can open up new opportunities for growth, it is important to explore women's learning experiences as microfinance beneficiaries at a qualitative level.

As a development facilitator working with women in Eswatini's communities, I believe that if effective empowerment strategies are used, women could be good agents for alleviating poverty and improving their own and others' lives. I believe that understanding what is happening to women in Eswatini is the key to inclusive community development.

My personal interest in this study stems from the increase of literature on women and microfinance. However, there is little focus in the literature on women's perspectives on whether microfinance projects do or do not lead to a better life. My experience with the fund's women beneficiaries has led to personal concern and a desire to understand the women's efforts to improve their lives in the face of structural barriers.

Little research has been conducted into the effects of financial interventions on the lives of women participants in Eswatini. Thus, it is worthwhile to conduct this study to fill this void. This research has the potential to influence microfinance decision-making and policy makers in Eswatini.

1.8 Theoretical Framework

This study's theoretical framework is premised on the concept of experiential learning. It addresses empowerment, which entails an improvement in one's ability to make strategic decisions to improve one's life. However, understanding how women better their lives goes beyond empowerment, which is a western ideology. There are other indigenous concepts that denote a better life, such as ubuntu, and the indigenous Latin American concept of “buen vivir” or the “good life” or “good living” (Chavez et al., 2017). These concepts will be linked in order to comprehend what women believe is a better way to live. Women will be asked to reveal how they learn from their experiences while benefiting from them.

The indigenous African concept of ubuntu refers to social living, which is centred on the essences of interconnectedness, human value, humanness, community living, kindness and cooperation (Okoro, 2015). It is expanded as "*Umntu ngumuntu ngabantu*" which translates as “a person is a person because of other people”. Ubuntu is a philosophy that focuses on people's interactions with one another, as well as the state of being human: I am because we are. Personhood or humanness is expressed in the concept of ubuntu (Khoza, 2011). This is the foundation of all healthy relationships in African societies.

My study also draws on buen vivir, a good life. According to this concept, it occurs only in communion with other people and nature (Chavez et al., 2017). I use these indigenous

concepts to determine whether being the beneficiary of a microfinance scheme has improved lives or not in the Eswatini context.

1.9 The Structure of the Thesis

The thesis is structured as follows;

Chapter 1: Background

This chapter introduces the study by describing the broader context, the research questions, the rationale of the study and key concepts that the study uses.

Chapter 2: Research Context

This chapter describes the context of the study. It includes a description of the geography both Eswatini, and the region in which the study was conducted, as well as the history of Eswatini. The socioeconomic status of women in the country is discussed, as well as a brief history of microfinance institutions such as the Inhlanyelo Fund.

Chapter 3: Literature Review and Theoretical Framework

This chapter provides the literature review and the theoretical framework. The experiential learning framework is used as a lens to understand the findings. This is linked to indigenous concepts, which articulate what better lives are. These concepts include empowerment, buen vivir, and ubuntu, which are used to describe what is a good life for a human being. Relevant literature is reviewed. The chapter defines and conceptualises microfinance, women's empowerment. It considers the topics of microfinance, particularly in relation to women and the Eswatini context. It discusses the Inhlanyelo Fund.

Chapter 4: Research Design and Methodology

In this chapter, I present the research design and methodology. This is a qualitative study that is framed by the interpretivist research paradigm. It involves human experiences, which assume that social life is culturally influenced and can be interpreted in subjective ways. A qualitative case study design was employed, and two instruments were used to achieve the study's objectives: life history and photovoice. These tools make use of a narrative approach which increased my understanding of women learning experiences as beneficiaries.

Purposive sampling and stratified purposive sampling were used as sampling techniques.

Data was recorded and transcribed verbatim before being coded, categorized, and patterns and themes were derived. Data was analysed using a thematic analysis.

Chapter 5: Profiles of Participants

In this chapter, I present data generated from the life history and photovoice transcripts. These focus on data from women's narratives about what they consider to be better lives. The participants' biographies are presented, which include their age, number of dependents, marital status and the nature of their business for which the money was borrowed.

Chapter 6: Findings

This chapter answers the research questions. It discusses and analyses the findings from the data themes that emerged from data and the theory are discussed.

Chapter 7: Discussion and Analysis

This chapter discusses and analyses the findings in relation to the theoretical framework and the literature review.

Chapter 8: Conclusion and Recommendations

This chapter presents the summary and conclusion and provides recommendations for development policy modifications and for further studies.

1.10 Chapter Summary

This chapter provides the research questions, problem statement, rationale and motivation for the study. It included a comprehensive overview of the background to the study including the socioeconomic status of women in general, why this study is important, and an overview of the microfinance institution, the Inhlanyelo Fund. It argues that empowering women boosts economic growth and reduces the inequalities of a patriarchal society. The chapter highlights the key issues which underlie the arguments and discussions of subsequent chapters.

Chapter 2: The Research Context

The context in Eswatini where the study was conducted is described in this chapter. The map of Eswatini (Figure 2.1) provides the geographical location of the study area, showing the various regions of the country. The chapter provides a brief history of Eswatini, a description of the economy, women's socioeconomic status, and an overview of microfinance in the country. The chapter provides a background on financial inclusion in the country in order to contextualise the women beneficiaries of microfinance institutions such as the Inhlanyelo Fund.

2.1 Description of Eswatini

This section focuses on the geographical, historical, cultural, political, economic and socioeconomic status of women and includes the history of microfinance in Eswatini. These contextualise the participants' experiences.

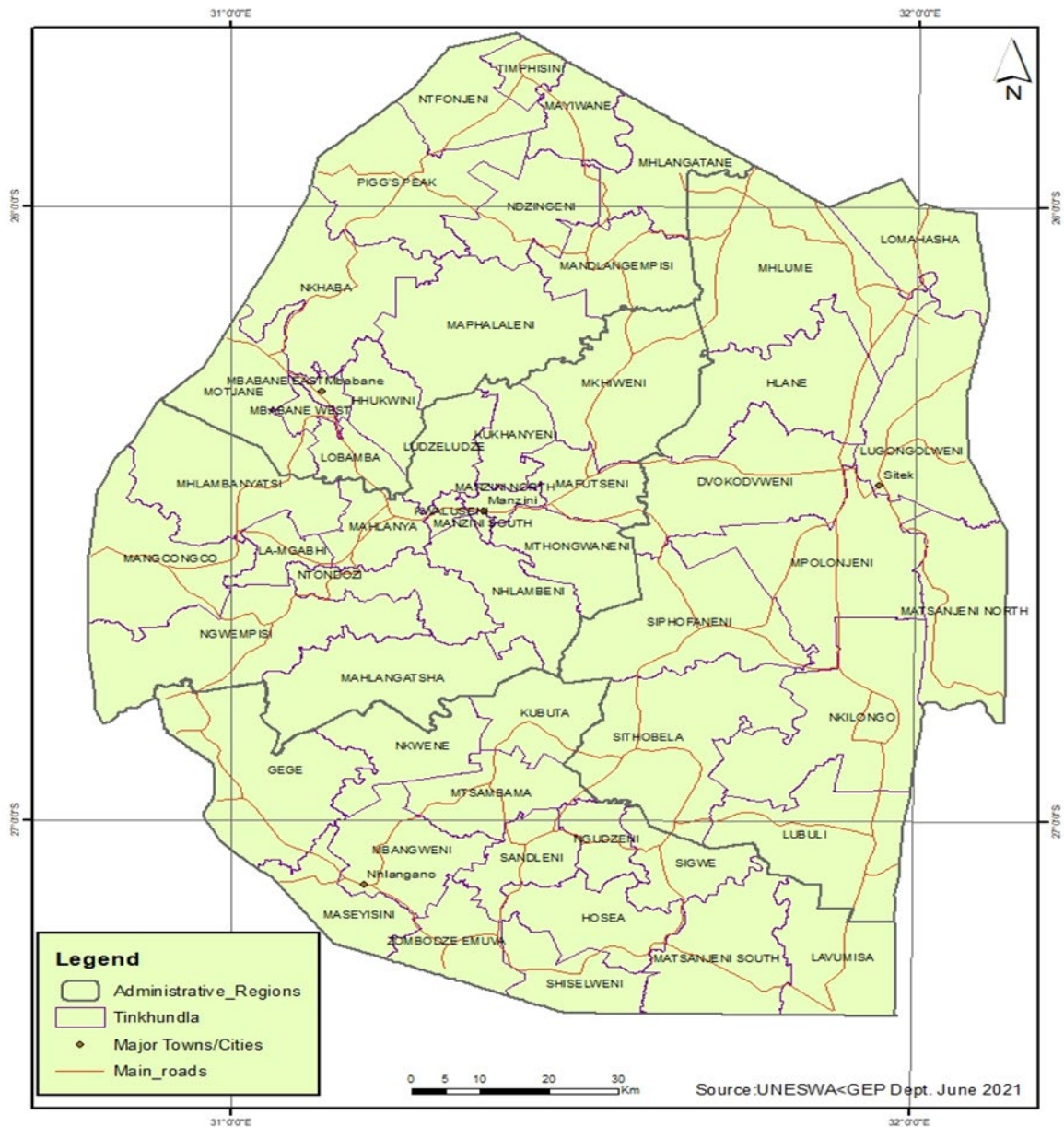
2.1.1 Geographical Setting

The study is described in terms of location, administrative areas, physiography, demography, vegetation and climate.

2.1.1.1 *Size and Location of the Country*

The Kingdom of Eswatini, formerly Swaziland, is a small landlocked country bordered by South Africa and Mozambique, and covers 17 364 square kilometres. The country is divided into four geographical regions. When it gained independence from British colonialists in 1968, it was divided into four provinces or administrative regions: Hhohho, Manzini, Lubombo, and Shiselweni (Matsebula, 1988). Each region has at least one significant town that serves as the administrative center. Aside from that, the country is home to two major cities: Mbabane and Manzini. Lobamba, the legislative capital, is located between Manzini and Mbabane. The boundaries of political constituencies, known as *Tinkhundla* were redrawn in 2018. There are now 59 Tinkhundla and 336 chiefdoms in the country (Mavundla et al., 2015). Women make up 51.57% of the population, and rural areas are home to approximately 79% of the total population.

Figure 2.1: Map showing geographical and Thinkundla boundaries of Eswatini



Source: University of Eswatini, Geography, Environmental Science and Planning Department, 2021.

2.1.1.2 Demographic Characteristics

Manzini has the highest population (355, 945 people), followed by Hhohho (320,651), Lubombo (212,531) and Shiselweni (204,111) (CSO, 2017b).

There are 562,127 females and 531.111 males in the total population. This means that the population of Eswatini increased by 74, 789 people between 2007 and 2017. This equates to a 0.7% annual growth rate (CSO (2007; 2017b).

Table 2.1: Total Population Growth Estimates

Region	Population 2010	Population 2017
Manzini	293, 260	355, 945
Hhohho	263, 761	320, 651
Lubombo	193, 817	212,531
Shiselweni	202, 686	204,111
Total	1,018,549	1 379 409

Source: (CSO, 2017b)

Table 2.1 indicates that there is an increase in the population by region according to the 2010 and 2017 censuses.

2.1.1.3 Climate, Vegetation, and Physical Characteristics

Eswatini has mountainous terrain as well as green vegetation, and the population distribution is uneven across the country. It also has valleys and plains, where the majority of the population lives. Mountainous areas pose a threat to food security (FAO, 2015), which refers to everyone having economic and physical access to sufficient, nutritious food that is safe and meets the dietary needs for a healthy life (World Food Summit, 1996).

Eswatini has a subtropical climate with distinct seasons. Rains fall in summer with 75% falling from October to March. There are four distinct ecological zones with varying climatic conditions ranging from temperate and sub-humid in the Highveld to semi-arid in the Lowveld. Drought is an unavoidable feature of the semi-arid climate.

Droughts in Eswatini wreak havoc on agriculture, the environment, and the economy (World Bank, 2021). This has significant negative economic, social, and environmental consequences for Eswatini, as for other Southern African countries. Poor rainfall sometimes experienced due to climate change has increased food insecurity among the rural population (FAO, International Fund for Agricultural Development (IFAD) & WFP, 2013). Poverty is more evident in rural areas at 70.2% compared with urban areas at 19.6% in 2017 (CSO, 2017a). In Eswatini between October 2020 and March 2021, food insecurity became severe due to

localised shortfalls in production and reduced income-generating activities, and an estimated 366, 000 people were food insecure and in need of food distribution due to poor rainfall. The 2020/2021 estimate of food insecurity increased compared to 2019/2020, during which the country experienced high food prices, loss of income-generating activities, and poor food production as a result of COVID-19, which caused an economic recession (Central Intelligence Agency, 2021).

Climate change has an unequal impact on women and girls, resulting in increasing gender inequality. Many health threats which are associated with climate change show a gender disparity in terms of life expectancy as a result of disasters, as well as a reduction in women's socioeconomic status. Natural disasters such as drought, floods, and storms, for example, kill more women than men at a younger age (World Bank, 2020). Natural disasters also impact on women's livelihood strategies, such as farming for food security, and increase their burden, as they travel long distances to collect water, firewood, and other resources. As a result, women's health is jeopardized by climate change. A lack of agricultural activities, leads to food insecurity and malnutrition.

2.1.1.4 Agriculture

Poverty is more noticeable in remote areas, where 70 % of the population resides and depends primarily on agriculture (United Nations Children's Fund (UNICEF), 2020). The majority of farmers are subsistence farmers, with a few commercial sugar cane and cotton growers. Irrigated sugar cane is produced. Climate change has not yet affected the production of maize and other crops where drought is not a problem. Other crops include sorghum, primarily for traditional beer, beans, pumpkins, and other vegetables. Crop yields are generally low. Cattle serve as a traditional store of wealth, although the livestock population, primarily cattle and goats, far outnumbers the land's carrying capacity, resulting in soil erosion and vegetation loss (Dlamini & Huang, 2020). Recent statistics in Eswatini show that 11% of the agricultural labour force is made up of women (World Bank, 2019). Women farmers produce livestock as well as crops such as maize and vegetables. Women farmers are frequently left in charge of the farm as the male heads of the household seek work away from home.

Local traditional agricultural markets are primarily served by women, who are vital to the country's food supply (Dlamini & Cheng, 2020). Although women play important roles in agriculture, they lack resources and land tenure due to traditional institutions that regard

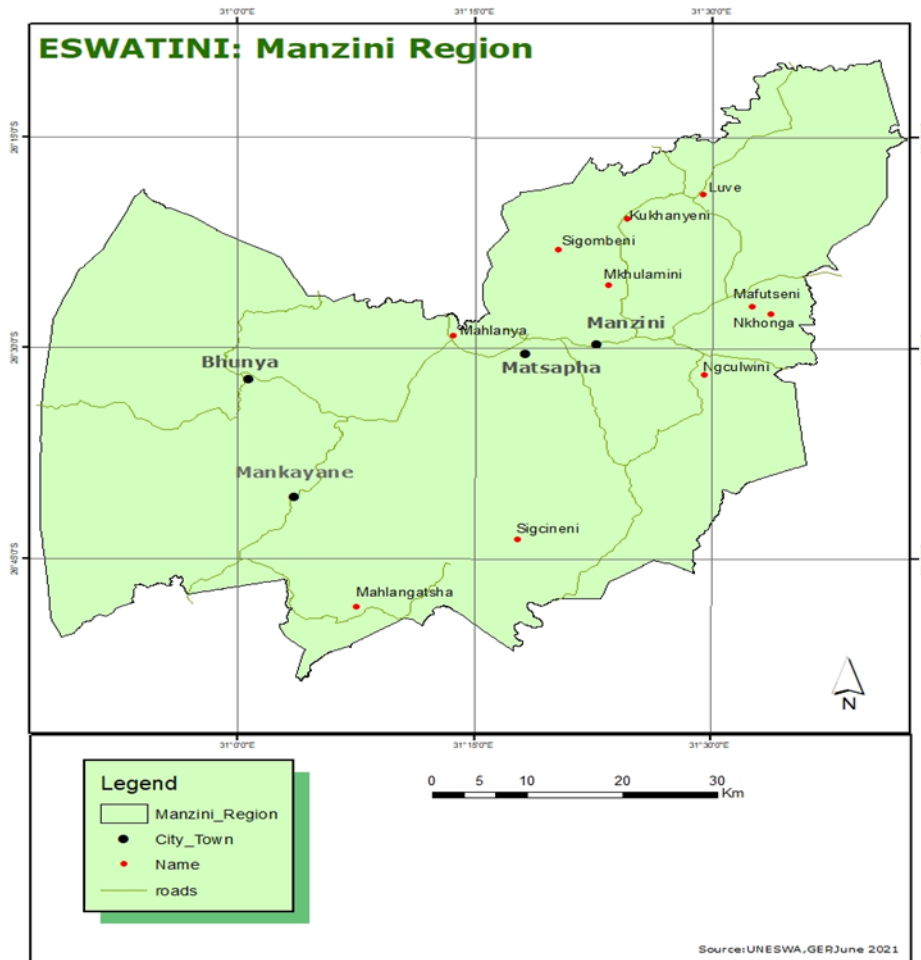
women as minors and prohibit them from owning land, particularly in Swazi Nation Land (SNL). SNL is Swazi land that is administered by chiefs and used for Swazi settlement (Sikhondze, 1994). The chiefdoms have hereditary leadership. A chief is appointed in accordance with the protocols and procedures of each chiefdom, but can only assume chieftaincy after being blessed by the king. Only males may be appointed as chiefs, although a female may be appointed to fill a vacancy until an heir to the throne is identified (Ibid). Thus women are disadvantaged by these structures. The constitutional right of women to own land has still to be fully achieved in Eswatini. As a result of economic and social constraints, women's labour productivity is lower than men's (FAO, 2002).

There have been increased efforts made in Eswatini to encourage women's participation in smallholder farming activities. Progress has been made with increased participation of women farmers in 2020 compared to 2019 (WFP Eswatini annual report, 2020). The World Food Programme examines gender inequality in order to understand operational inequalities. Their analyses identify critical gaps to be addressed through programmes that improve food security, gender equality, and safeguard outcomes (WFP Eswatini annual report, 2020). Efforts to encourage women's participation in smallholder farming have been made through many organizations including the Women Farmer Foundation.

2.2 Location of the Study Area

This study was carried out in the Manzini Region of Eswatini. See Figure 2.2. Rural women were the target as they are more vulnerable than women in urban areas. Manzini is located in the centre-west of the country, in the Middleveld and it is the country's main industrial and commercial center. It shares borders with the three other administrative regions: Hhohho, Lubombo, and Shisileweni. Manzini is home to the majority of the country's trades, particularly women's handicraft (Hlatshwako, 2012). The Mavuso Trade Centre, which hosts the annual International Trade Fair and other major promotional events and exhibitions, is located in Manzini. Compared to the other regions, Manzini has the highest number of medium, small, and micro-enterprises owners.

Figure 2.2: Map of the Manzini region of Eswatini



Source: University of Eswatini, Geography, Environmental Science and Planning Department, 2021.

2.2.1 Climate of the Study Area

Despite the country's small size, the climatic conditions vary and range from humid to dry across the country. The Manzini region is located at an altitude of between 400 and 800 meters above sea level. Temperatures are slightly lower in winter, but the weather is pleasant during the day and colder at night, with no risk of frost in this area. Summers are hot, with temperatures reaching near 40°C at times.

2.3 Historical and Political Context

In September 1968, during the reign of King Sobhuza II, Eswatini gained independence from British colonial rule. King Sobhuza II was a traditionalist who opposed the existence of political parties, which were outlawed by the 1973 decree (Matsebula, 1988). He argued that parties in the small country would destabilize the people of Eswatini. The country is a monarchical democracy with a dual governance system in which democracy and traditional monarchy coexist. The Swazi monarchy is an important part of Swazi culture. The king is the

head of state with supreme, legislative, and judicial powers, as well as the authority to appoint the prime minister of the country (Matsebula, 1988).

The majority of the population live in rural areas known as Swazi Nation Land, which the King holds in trust for the people. Despite evidence of poor economic outcomes and gender-based exclusion, many Swazis see its distribution as equitable and accessible (World Bank, 2020). Tibiyo Taka Ngwane, which translates as the "wealth of the Swazi nation," protects Swazi Nation Land, minerals, customary law, and sovereign wealth. It is a sovereign wealth fund established by royal charter in 1968 during the reign of King Sobhuza II (Matsebula, 1988). According to Curle (2017), Tibiyo Taka Ngwane was created to promote peace and stability in the country, to create job opportunities, preserve culture and traditions, and encourage a high standard of living.

The Swazi National Council was established after independence. The government has two houses of parliament: the house of assembly and the senate. This has led to the formation of political parties. In 1978, the country adopted the Tinkhundla system of government (Marrengane, 2021). The Tinkhundla governance system is made up of grassroots administrative structures that enable local citizens to vote or be elected to public office as representatives of their Tinkhundla Centres or administrative constituencies. The country is still governed through the Tinkhundla system. This dual system of governance is characterised by a combination of customary systems and a western model of governance (European Union, 2005). Advisors from both Western and traditional African systems advise the king on all matters of governance (Marrengane, 2021). After independence in 1968, there was a period of change. Dlamini (1972) describes the new policies and strategies formulated by government to improve individual well-being and make them better citizens.

King Mswati III, the current king of the Swazi nation took over from King Sobhuza II in 1982 (Mzizi, 2004). The king inherited the throne in 1986 from his father, at the young age of 18 years. King Mswati III of Swaziland changed the country's name to Eswatini in 2018, when the country was celebrating 50 years of independence. The reason given for the change was because people outside Africa were confusing Swaziland with Switzerland. However, the nation was not happy with the name change as more pressing issues such as poverty and health care needed attention.

2.4 The Marriage Context

Swazi society is patriarchal in nature, and as a result, the family, which is founded on marriage, is also patriarchal (Nyawo & Nsibande, 2014). There are two forms of legal marriage: Swazi traditional law and Western civil law. Marriages in patriarchal societies generally serve two purposes: the continuation of the family line and the provision of domestic services (Nyawo, 2014). A man marries a wife for the sake of the family, and assumes that women's interests are subsumed and protected within the larger community. Male dominance in both public and private spheres is referred to as patriarchy, and is used to describe the power dynamic between men and women. Feminists use the concept of patriarchy as a tool for understanding the realities of women (Bhasin, 2006).

The overarching legal framework for marriage in Eswatini is based on a dual system of uncodified Swazi customary law and the Marriages Act (Act 47 of 1964). Marriage is only permitted between men and women under the Constitution (Article 27), and same-sex marriages are prohibited (OECD, 2019). According to the United Nations Committee on the Elimination of Discrimination against Women (CEDAW), (2014) marriages in Eswatini continue to be unequal relationships with significant decision-making power invested in the male partner and his family.

The constitution of Eswatini (Section 20) (The Government of the Kingdom of Eswatini, 2005) established equality before the law, including the provision that no woman shall be compelled to undergo or uphold any custom to which she is in conscience opposed (Section 28). However, there is little legislative or administrative support to enforce Sections 20 or 28 of the constitution, so women are frequently forced to submit to harmful practices. These include *inhlanti*, where a younger sister or paternal niece is given to a woman's husband for marriage if the woman is unable to bear children, and *kwendzisa*, an arranged marriage that often occurs at a young age (Coordinating Assembly for NGO's, 2014). Swazi customary law continues to assume that a man will be the head of the household (CEDAW, 2012). Unless an explicit prenuptial contract is signed, women in civil marriages require their husband's approval and consent for many legal and political activities. Generally, traditional marriages require a woman to have a son in order to be regarded as a wife, as the male child is needed to continue with the family name (Walker, 1990).

2.5 The Religious Context

Ninety percent of the population are Christians (United States Department of State, 2020), while 2% are Muslim (mostly not ethnic Swazi) and the remainder belongs to other religious groups, including those holding indigenous African beliefs. According to anecdotal evidence, approximately 40% of Christians are from the Zion garment denomination, which is a blend of Christianity and indigenous worship. The majority of Zionists are concentrated in rural communities. 20% of Christians are Roman Catholics, and there are also Anglicans, Methodists, Jehovah's Witnesses, the Church of Jesus Christ of Latter-day Saints, Seventh-day Adventists, and a small number of Jewish and Baha'i communities (Nyawo, 2020; International Religious Freedom Report, 2020). The constitution prohibits religious discrimination and guarantees freedom of thought, conscience, and religion, including the right to worship alone or with other members of the community, as well as the right to change religion or belief (United Nations Human Rights, n.d.). However, these rights may be limited by regulations that ensure public safety, maintain order, morality and health, or protect the rights of others. The constitution grants religious organizations the freedom to run private schools that offer religious instruction without government interference (Nyawo, 2020). Religious organizations are required by law to register with the Ministry of Home Affairs, which is in charge of religious matters in the country. Christian organizations must submit a request through one of the country's religious umbrella organizations, which include the League of Churches, the Swaine Conference of Churches, and the Council of Churches. Religious groups must provide their constitution, membership, physical address, and the recommendation of the umbrella body to the Ministry of Commerce, Industry and Trade, which registers the organization (Government of Eswatini, 2019). The group must have an indigenous religious leader, a congregation of sufficient size and a place of worship in order to be registered. Religious organizations are tax-exempt, but not all contributions are tax deductible (United States Department of State, 2016).

2.6 Economic Status

Eswatini has close economic ties with South Africa, on which it relies for roughly 70% of its exports (UN, 2020). Along with Namibia, Lesotho, and South Africa, it is governed by the Common Monetary Area. Its domestic currency is the Lilangeni, which is pegged to the South African rand and serves as legal tender in the country (World Bank, 2021). Revenue is

heavily reliant on the Southern African Customs Union, which is shaped by South African developments (World Bank, 2020).

The agricultural and manufacturing sectors employ the majority of the country's workforce (ILO, 2020), and now face serious output problems as a result of the COVID-19 pandemic. Eswatini is a member of the African Union, the Southern African Development Community, the Commonwealth of Nations, and the United Nations.

Eswatini is distinguished by high levels of inequality, unemployment, HIV, and poverty (UNDP, 2015). The rural population faces significant barriers to formal employment. The Eswatini government is the country's largest employer, and the wage bill is fiscally unsustainable (World Bank, 2020). The private sector, which makes substantial profits, employs fewer people than the government. As a result, Eswatini has seen rapid growth in the informal sector, self-employment, and reliance on remittance flows from outside the country, particularly South Africa. The vast majority of people are employed in informal sectors, such as subsistence farming and local trades. This socioeconomic profile severely limits the government's ability to increase tax revenues. Furthermore, the COVID-19 pandemic has resulted in a decline in growth as well as increased financing requirements for health care services and assisting vulnerable households and businesses (Dhemba, 2021).

2.7 Socio-economic Status of Women

Women in Eswatini lack economic opportunities as compared to men. They form the majority of the rural poor, as men migrate to urban areas and neighbouring countries to seek employment. Women's representation in parliament stands at only 9.6% (UN Women, 2021). The literacy rate for the adult female population is 87.5% or 369 279 women (CSO, 2017a). Despite a high literacy rate, women have a higher unemployment rate than men in virtually every developing country, including Eswatini (World Bank, 2015b) and constitute the majority the lower-paid, unorganized informal sector (Bercaw, 2012). Although the Eswatini Constitution, subsection 28, outlines the rights, education, and freedom of women in the country (The Government of the Kingdom of Eswatini, 2005), women struggle to realize their full rights. Contrary to what the constitution states, women do not have full ownership of land, nor do they have access to or control over productive resources. Swaziland has taken steps to encourage women's full participation in economic development. According to Section 28 of the constitution, both married and unmarried women have the same credit rights as men (The Government of the Kingdom of Eswatini, 2005). However, women's

ability to access credit frequently depends on their access to collateral, which can be difficult, because women are married in community of property (CEDAW, 2012) where all movable and immovable property brought into the marriage and acquired during the marriage is jointly owned by the spouses.

2.7.1 Women and Education

The Ministry of Education recognizes the critical role that education plays in the country's economic and social development by providing high-quality education to all citizens at all levels, through both formal and non-formal means. A technical vocational education and training policy objective is to meet the country's socioeconomic development needs through the training and sustained expansion of a competent and employable force with relevant, marketable skills (The Government of the Kingdom of Eswatini, 2018). The MDGs emphasize universal primary education and the promotion of gender equality and women's empowerment. These have been updated in the 2015 SDGs which state that lifelong learning is now a target in its own right, impacting on other goals such as poverty reduction and health improvement (Karani & Preece, 2020). In this chapter, it is argued that formal education alone will not achieve lifelong learning, which directly impacts on problems identified in SDGs, such as hunger, poverty, health care, gender, and the environment (Karani & Preece, 2020).

The higher the education level of household heads, the higher their earnings. In 2017, 79.6% of household heads had no formal education, compared to 37.6% who had secondary education and 5.5% who had post-secondary education (United Nations Educational, Scientific, and Cultural Organization (UNESCO), 2018).

Table 2.2: Literacy Rate in Eswatini, 2018

	Total Percentage	Male	Female
15-24 years	95.5	94.3	96.7
15 -65 years	88.4	88.3	88.5
65 years and older	55.9	62.4	52.3

Source: UNESCO, 2018

Table 2.2 shows that women have marginally higher literacy rates than men except for ages 65 and above. There is also a high literacy rate among the age group of 15 to 24 which could reflect the increased school enrolment in Eswatini. Female literacy rates were slightly lower

than male literacy rates until after 2015, since when female literacy rates have nearly equalled that of men.

The gender gap begins in upper secondary school and grows significantly at higher levels. By the age of 20, 15% of Swazi women and 45% of Swazi men are still enrolled in education institutions (World Bank, 2020). Due to poverty, it is difficult for many people to pay for secondary school fees, leading to a high rate of unemployment. The culture also undervalues the importance of young girls attending school.

2.8 Financial Inclusion

The government of Eswatini views financial inclusion as critical. At the microeconomic or family level, financial inclusion can lower their operating costs, allowing them to cope better, and to allocate resources for productive use, leading to wealth accumulation over time. Financial services should improve access to essential services such as education and health care (World Bank, 2020). This can stimulate the service sector, as well as increase productivity. Access to credit, particularly by small and medium enterprises (SME), has sparked interest in most economies, including in Eswatini. FinMark (2017) identifies access to finance as the most difficult challenge for SMEs and particularly for start-ups.

To increase financial inclusion in rural areas, the Rural Finance and Enterprise Development Programme channelled resources into the development of a fledgling microfinance sector, with assistance from the Inhlanyelo Fund, Imbita Women Trust, and Eswatini Women's Enterprise Empowerment Trust. The Rural Finance and Enterprise Development Programme is a national program that aims to increase rural incomes, expand business opportunities, and promote access to financial services (Eswatini Government, 2017; IFAD, 2014). This endeavour is expected to result in the establishment of a commercial bank aimed at women's small businesses.

2.8.1 Brief History of the Inhlanyelo Fund

The women who have benefited from the Inhlanyelo Fund are the focus of this research. The Inhlanyelo Fund, which means “seed capital” is a popular rural microfinance scheme which provides credit to women and men at grassroots level. The fund is a private not for profit company which is registered under Eswatini laws. It was founded by Mr. Nathan Kirsh, as a pilot project in 1999, in collaboration with Standard Bank Swaziland Limited and the Swaki Group of Companies. A Swazi businessman underwrote an initial \$834 357 (Mamba, 2016).

The majority of the 3 500 small business entrepreneurs who used the fund were women, so it was considered a potential source of gender empowerment (IFAD, 2014).

The fund primarily grants seed capital to rural small, medium and micro enterprises in the four regions of Eswatini through the Tinkhundla centres. The fund employs traditional leadership at the chiefdom level through the Inner Council or *bandlancane*, which administers the loans and ensures that all subjects repay the loan by keeping track of their repayment schedules. The chiefdom allows community members to borrow in groups in order to practice peer pressure repayment. If one community member from a group is unable to repay the loan, other community members will not be able to obtain loans (IFAD, 2014) which would result in conflict.

The fund aims to bridge the gap in the country's financial services sector through the financing of grassroots entrepreneurs. The beneficiaries are 75% women and 25% men (IFAD, 2017). The fund also provides services such as financial skills training which includes business and financial management provided by the parastatal, Small Enterprises Development Company (SEDCO). Before an entrepreneur can access credit, they must undergo training which costs E100.00 (ZAR 100) per person per half-day. This study seeks to find out what women beneficiaries learned through this training and how they applied that learning experientially.

2.9 Summary

The research environment in Eswatini is described in this chapter, in order to contextualise the findings, analysis, summary, conclusions, and recommendations. A description of the research context is required, because it relates directly to the participants' backgrounds, and the study approaches and findings. The women, their socioeconomic status and education are discussed in order to provide a general understanding of women and microfinance in Eswatini.

Chapter 3: Literature Review

This chapter reviews the literature relevant to the current study. The history of microfinance, types of microfinance, credit lending models, the Grameen Bank, microfinance and women are some of the topics covered. The chapter discusses the empirical literature related to microfinance and empowerment. The chapter commences with a discussion of the theoretical framework which underpins the study.

3.1 Theoretical Framework

A theory provides “an interpretation or clarification for why certain things happen or they can be a model for how things happen” (Bertram & Christiansen, 2014, p. 14). Theory guides the enquiry and data collection of the study, and helps to to uncover useful and relevant concepts in the analysis. In this study, the theoretical framework is a lens to interpret the findings, and to explain women’s learning experiences as beneficiaries of the Inhlanyelo Fund. The Jarvis model of experiential learning is adopted and explored in relation to complementary concepts such as buen vivir or living well, empowerment and ubuntu.

3.1.1 Experiential Learning Theory

Experiential learning theory provides a universal model of the learning process and adult development. It involves what human beings know, and how individuals learn, produce and develop (Kolb & Kolb, 2011). Experiential learning theory emphasizes the importance of experience in the learning process. It shows how experiential learning differs from other forms of learning and learning theories (Sternberg & Zhang, 2000). For example, cognitive learning theories tend to emphasise cognition over affect while behavioural learning theories ignore the subjective experience in the learning process (Kolb, 1999). Experiential learning begins with experience and it is transformed into knowledge, skills, attitudes, beliefs, emotions, values, and senses that people acquire in their daily lives (Jarvis, 1999).

Experiential and constructivist learning theories, along with other experiential learning models such as those proposed by Kolb (1984) and Illeris (2009), include the underlying idea that learning is active and constructed (Jarvis, 2006). Kolb’s model is influenced by previous related works of different scholars, for example, John Dewey, Paulo Freire, Jean Piaget, Carl Rogers, Kurt Lewin, along with others, who previously emphasised the critical role of experience in the process of human learning (Kolb, 1984). These scholars were the pioneers of experiential learning who focused on how understanding and knowledge are formed when

learners participate in everyday activities. Kolb's experiential learning model forms the basis for Jarvis' experiential learning theory (Brown, 2015), which is the main theory used in this study.

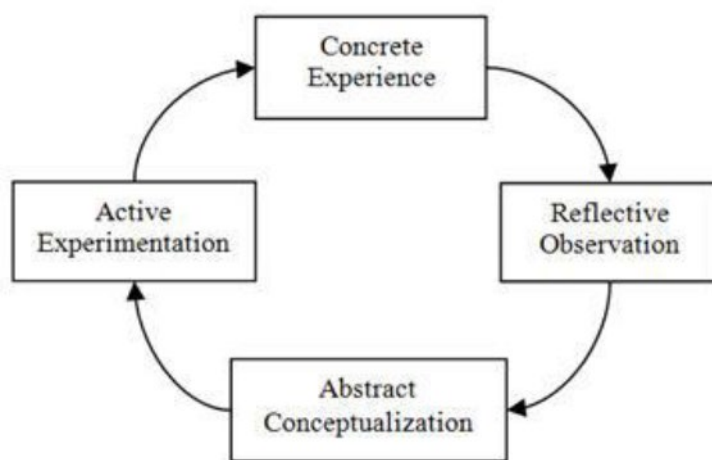
3.1.2 Kolb's Experiential Learning Model

Kolb's theory (1984) states that in order to become an effective learner, a person has to respect and follow a process or stages in a cycle which draws on different learning styles in relation to thinking, feeling, perceiving and behaving appropriately (Kuk & Holst, 2018). A person must recognise new information and reflect on the possible influence it might have on certain aspects of their life. This entails incorporating the information based on a person's prior experiences and knowledge. Learning takes place when we reflect on our experiences which, in turn, are transformed into abstract concepts, providing new meaning to actions that can be actively experimented with. Kolb's model is concerned with a holistic understanding of learning of complex events (Keyes, 2002) which is distinguished from cognitive approaches. Kolb refers to this kind of learning as holistic because concrete emotional experiences and reflection are integrated. Learning is assumed to be more active and permanent when it is real and based on individual experience and followed up with a thought process about this experience. Learning is defined as the gaining of abstract concepts that can be practised in everyday life (Kolb, 1984).

What this means is that an individual can acquire new knowledge and skills by engaging in concrete experiences, reflective observations, abstract conceptualising followed by active experimenting (Kolb, 2005). All these stages are part of the experiential learning experience (Kolb, 1984). Experience is important in the learning process because it is based on direct experiences, activity and acting (Odendaal, 2018). Experiential learning happens when consciously chosen experiences are reinforced by reflection, critical analysis and synthesis. Experiences are planned and require the learner to take initiative, make decisions, and hold themselves accountable for the outcomes. Reflection is a crucial part of experiential learning as it turns experience into learning (Boud et al., 1985; Goulet et al., 2016). Reflection is a form of individual and subjective response to experiences when human beings recall, think and evaluate experiences. Reflection is part of human development. However, only conscious reflection leads to learning (Boud et al., 1985). This occurs when the learner remembers concrete situations and is able to connect these with thoughts as well as evaluating the experience with the intention of integrating it into existing knowledge (Tutticci, 2017).

Experiential learning is a process of conscious learning from experience that improves practice. Kolb's (1984) learning cycle brings the dimensions of social learning and change into adult learning for a person, organization and institution/society in a cycle of action and reflection. In this theory, learning occurs in a four-stage cyclical process. An individual or groups must participate in each stage of the cycle in order to successfully learn from their experience. Figure 3.1 illustrates how learning occurs through a cyclical process between action and reflection and involves four steps.

Figure 3.1: Experiential Learning Cycle



Source: From *Experiential Learning* by Kolb, 1984, Prentice Hall

Kolb (2005) defines concrete experience as the first step whereby the learner acquires new knowledge and tries to attach meaning to it based on the experience that they have. This is followed by reflective observation where the learner analyses and reflects on the new experience and tries to make sense of it. This is the start of the process of transforming an experience. After this is abstract conceptualisation. According to Kolb (2005), during the reflective process, the learner generates a new idea of the experience that is transformed into an abstract concept by analysing it, making assumptions, and generalizing it. This is associated with thinking abilities. Lastly, active experimentation occurs, where the learner strategizes and tries to use what is learnt and then applies the new knowledge to different situations and is able to make decisions based on assumptions. This cycle represents a combined learning process through thinking, feeling, perceiving and later changing behaviour (Kolb & Kolb, 2005).

However, it must be noted that the learning cycle should be seen as a continuous spiral. It can start in any of these four steps (Kolb & Fry, 1975). Thus, learning does not end but is a recurring lifelong cycle, and not a linear process of exchange between the learner's internal world and the external world (Kolb, 2005).

3.1.2.1 Criticism of Kolb's Experiential Learning Theory

Kolb's experiential learning theory has attracted criticism from various angles of scholarship including feminism, cognitivism, psychoanalytics, and adult education. Although criticised for having poor reliability and validity (Coffield, 2004), it remains influential and critical, particularly in the field of adult learning (Odendaal, 2018). In order to learn, one needs to experience by doing, reflecting, deliberating and acting in the same sequence as Kolb's cycle. From the feminist perspective, the model is criticised for its failure to grasp more intricate relationships between knowledge and the learning process (Odendaal, 2018). Some feminists critique "reflection" as an intellectual and cognitive activity that is not as rational and controlled as it appears to be. Michelson (1996) argues that reflection does not consider gender and power relations.

Furthermore, Kolb's experiential learning model does not sufficiently address different cultural conditions and experiences (Smith, 2015). From the feminist point of view, knowledge is not explored in-depth. Instead, it stresses the production and transformation of knowledge through realising an experience. It is also unable to address and explain issues such as non-response in the learning process (Cherry, 2019). The theory is good at analysing how learning happens in individuals but it says little about how learning takes place in social groups. This is significant to me because it is critical to understand how a person's interaction with a larger group affects the experiential learning process as well as non-learning.

The psychoanalytic perspective does not align with Kolb's view. Lundgren et al. (2017) argue that cognitive reflection does not give a holistic understanding of the role of desires in experience and it does not account for what happens unconsciously or whether the learner is not benefitting during the learning process, nor does it recognise internal conflicts to learning. Rogers (1996) argues that Kolb's learning cycle has limitations in relation to adult education because it does not include goals, purposes, objectives, choices and decision-making which are all important elements of the learning cycle. From an informal education perspective, Kolb's model is criticised for its inadequate attention to the reflection process (Boud et al.,

1983). Jarvis (1987) argues that insufficient studies were tested or explored with this model, resulting in weak empirical support.

Tennant (1997, p.92) claims that Kolb's learning style inventory "has no capacity to measure the degree of integration of learning styles", while McLeod (2017) argues that Kolb's learning cycle has different processes that could take place at the same time, while some learning steps could be left out entirely. Kolb's work and the critiques of it have been used by scholars as a departure point for new ideas. For example, Jarvis (2006) develops his own experiential model which focuses on adult learning or andragogy, rather than pedagogy which is the focus of Kolb's theory. Adults are interested in concrete learning situations which could assist them to solve challenges they encounter in their everyday lives.

3.1.3 Jarvis' Experiential Learning Model

Jarvis (1999) formulated an experiential learning model based on the notion of learning as a constant process which gives meaning to daily experiences including linking the human conscience with time, space, society and their various relationships. Jarvis criticised Kolb's model for its simplicity as it did not show the many different ways in which people could respond to potential learning situations. Jarvis's model incorporates many factors such as situation, reasoning, reflection, memorizing, experimentation and evaluation, which possess a certain dynamic and can allow combinations in order to outline several possible learning routes. Experiential learning is a theory of learning processes that has contributed to the development of lifelong learning and continuing education in the field of adult education (Dyke, 2017) and adult engagement (Holford, 2017). Lifelong learning is central to Jarvis' exposition of experiential learning and lifelong learning that started as a global policy half a century ago. Lifelong learning continues throughout life, beyond childhood development and takes place in every context including outside the classroom setting (Bjursell, 2020).

In Jarvis's experiential learning model, learning is an active individual process taking place through lived experiences in the social world (Jarvis, 2006). The social world has to be mastered by learning if one is to obtain the knowledge that is required to survive in the world we live in. In addition to having Kolb's theory as his basis, Jarvis also builds on Dewey's (1933) work which discusses the interaction between the learners, their experiences and the external environment, as well as other theories in social theory that articulate the relationship between construction, action, and reflexivity (Dewey, 1933; Archer et al., 2007; Archer et al., 2012). Jarvis' contributions are important because he changed the focus of adult education

learning theories from a psychological perspective to a sociological one (Dyke, 2017). Jarvis (2006) saw the need to extend the process of learning in order to understand better how human beings learn within real-life situations. Like Kolb, Jarvis examined the notion of reflection which “implies that we are questioning, in some way, the experience that we have had, seeking to solve a problem or experiencing some other phenomenon” (Jarvis, 2006, p. 99). The theory is important for uncovering how the women in this study learnt about business and other social skills through a reflective process. According to Taylor and Cranton (2012), questioning is the process of logically breaking down ideas and understanding connections. Jarvis (2006; 2009) states that, individuals can learn by reflecting on information as it is presented to them in any given situation. Reflection produces ground-breaking ideas when it is a combination of thoughts that leads to a better understanding of an issue (Moon, 2006) and can thus assist future planning. Reflection can also be evaluative when assessing the significance of an experience (Jarvis, 2009). Finally, reflection can lead to a deeper understanding of a person’s experiences and possibly also to change (Jarvis, 2009; Moon, 2006). For Jarvis (2004), whose intention was to propose a much more complex model (Taylor & Hamdy, 2013), new cognitive knowledge only exists when it leads to social change (Jarvis, 2004).

Before formulating his model, Jarvis criticised the existing pedagogical models after teaching and discussion with his adult students in a Postgraduate Certificate in Education allowed him to clarify his thoughts (Jarvis, 1983). He published a book on competence in relation to curriculum, knowledge and teaching. Later, he focused on adult and continuing education from a sociological perspective (Jarvis, 1985). In 1987, Jarvis emphasized the importance of the social context in adult learning, stating that people are the result of learning and that learning and interaction with others continue to shape their behaviour. This book has undergone numerous revisions (1995, 2001, 2004, 2006, 2009) based on the author's theoretical understanding evolving over time (Brown, 2015). The connection between societal conditions and the personal development of adult learners was central to Jarvis' work. However, other scholars also share similar sentiment regarding learning in societies. Illeris (2016) views learning and education as social and societal events in which students are free participants. Marton and Booth (1997) claim that Jarvis was the first theorist to work on learning barriers, non-learning, where the learner assumes he already understands the area, and non-consideration, which can be due to insufficient interest or conscious rejection. Jarvis (1995) argues that adult learners want to be given concrete learning situations that will help

them solve real-life problems. This means that the teaching process must begin with reality (Darling-Hammond et al., 2020). This is why this theory is relevant to exploring the women in vulnerable contexts in Eswatini.

Jarvis (1987) argues that adults possess certain knowledge and that prior knowledge helps them understand new content, establish connections between the new content and that which has already been acquired, and contextualise or decontextualize what they have learnt.

Dumitru (2007) views a learning process as a change of perception, and the reworking of some already associated habits and beliefs which are firmly engrained and can sometimes block the process of gaining new knowledge.

In this study, I explore whether my findings on women's learning reveal experiences where new habits such as good financial and business management are achieved. Did women continue to regard themselves as household caretakers who belonged only in the kitchen with no strength to work independently, and did this hinder them from gaining and practising the new knowledge from the fund? Such findings are also linked to individual or personal identity. For Jarvis identity is central to his understanding of learning as the construction of an individual life story (Jarvis, 2006). It is therefore important that the theoretical framework or model guiding a study should be steeped in an understanding of human experience and human learning (Jarvis, 2009). For this reason, Jarvis' experiential learning theory has been developed and changed over time.

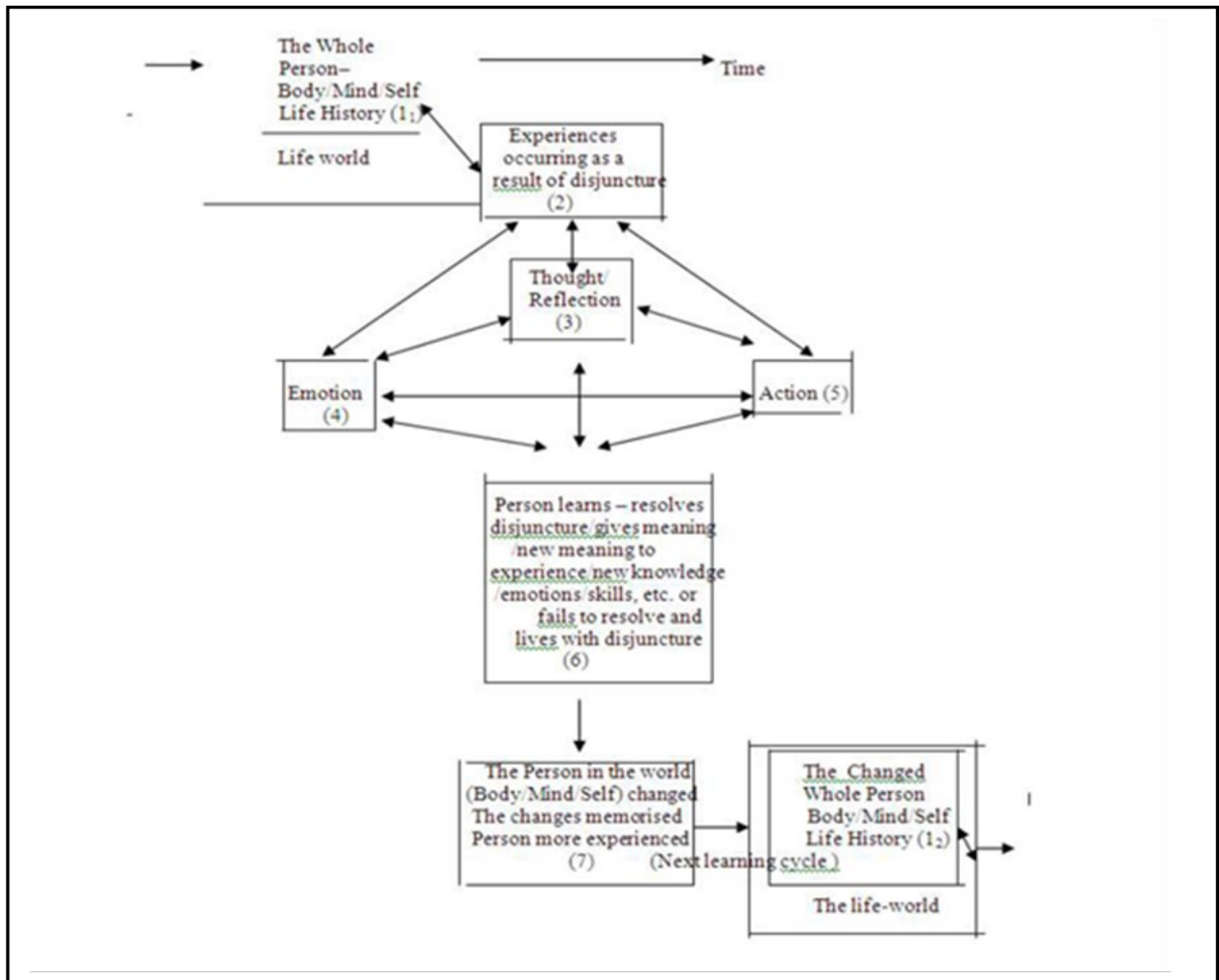
In 2012, Jarvis developed his understanding of the learning process by looking at both individuals and groups. He concluded that individuals in a group at the same place at the same time may have similar experiences as the others in the group, but each individual would have a different reflection on that experience. In relation to this study, women beneficiaries of the Inhlanyelo Fund may access credit as groups but have different experiences. In a social context, individuals have sub-cultural differences and adjust their responses according to those differences, which lead to varying learning processes (Jarvis, 2012). These include incidental learning which can go unnoticed, because it is pre-conscious. Jarvis distinguishes between primary and secondary experiences which is another significant contribution (Jarvis & Parker, 2005). Jarvis (2006) states that primary experiences can be obtained through organized educational events including role plays, simulations, and practicals as part of the learning process.

Experiential learning theorists speak of learning from a person's primary experience, acquired at family level, when in training, at work, in everyday life or in interaction with others. In contrast, learning from secondary experiences is the most common learning approach used in education systems (Dyke, 2017). Secondary experiences are acquired through language, lectures, debates, discussion, and audio-visual material. While Kolb sees experiential learning as essentially linear or cyclical, Jarvis points out that there are non-linear routes to learning where learners move freely between concrete experiences, reflective observation, abstract concentration and active experimentation. He reaches this conclusion after a series of workshops in which participants considered their own learning by doing, working individually, in pairs, or in teams, and participating in problem-solving activities (Dyke, 2017). These workshops served as the foundation for the learning models that were evaluated and tested collaboratively, including pre-conscious and non-reflective learning, as well as higher-order reflective learning

Jarvis' model incorporates a variety of scholarly perspectives on experiential learning. However, his work has been criticized for failing to adequately address various aspects of the learning process (Holford, 2017). According to some, Jarvis' (2006) theory, which suggests that learning is essential, reactive, and sequential, lacks attention to the social dimension of learning and to socially constructed bodies of knowledge. In fact, in his work Jarvis argues strongly for a social dimension of learning. Jarvis connects identity, a key dimension of learning, to the "transformation of a person" (Jarvis, 2009, p. 29) and to the construction of a person's biography or life history (Jarvis, 2012). The concept of life history, or "the outcome of a lifetime", is crucial for Jarvis (2006, p. 73) and for my research. One's biography is an unfinished product that is constantly changing and developing, either through experiences that we initiate ourselves or through experiences initiated by others (Jarvis, 2009). Using Jarvis' model as a theoretical framework assisted me in unravelling how the social context and individual experiences of the women, as they progressed through their lives, influenced how they acted during their period of using the Inhlanyelo Fund. In this study, I assume that the women became Inhlanyelo beneficiaries with a specific goal in mind for their lives, and that their experiences guided them in deciding what to learn. One's biography influences how one perceives an experience and how one decides to learn (Jarvis, 2006). A human being improves as long as he or she continues to learn (Jarvis, 2009), and "the changed person is the result of learning" (Jarvis, 2009, p.24). Connections between the lived experiences of people as church members, family members, and entrepreneurs may influence their learning, and it is

possible that empowerment occurs while learning through strategic choices they have made to transform their lives. I hypothesize that something similar happened to the women in the study after they received assistance from the Inhlanyelo Fund and reflected on their experiences. See the diagram of Jarvis' model of learning in Figure 3.2.

Figure 3.2: Jarvis' Model of Learning



Source: From *Learning from everyday life* by P. Jarvis, 2012, Human & Social Studies Research and Practice, 1 (1), 1–20.

According to Jarvis' model, learning from experience or transition is a holistic process. In addressing transitions in real-life situations, the cognitive, emotional, and social aspects of human existence are considered. In this sense, the meaning assigned to a transition is socially constructed. In my research, a woman is viewed as a whole person (See Box 1 in Figure 3.2), with her own life history and perspective on a situation. Although all learning begins with experience, Jarvis identifies “disjunctures” as the starting point of the learning process. A

disjuncture occurs when prior knowledge is insufficient to address a problem one encounters, resulting in uncertainty and discomfort in our lives. Disjunctures are distinct experiences because they are perplexing and concerning, and require us to attend to and reflect on them rather than dismiss or ignore them (Merriam, 2009). In this study, women are assumed to have encountered situations, some of which could be viewed as disjunctive, and through (un)conscious questioning, an "experience" emerges (See Box 2 in Figure 3.2). According to Jarvis (2012), experience is the result of disjuncture, which is normal in an individual's daily life. Women are expected to have faced life changes and to have faced decision-making challenges as adults.

Jarvis' more nuanced definition of reflection is that it can occur concurrently with action, as reflection in action, rather than simply after the event as reflection upon action (Jarvis, 1987). Disjuncture is a complex occurrence, which can occur as a result of a small discrepancy between a person's biography and their perception of a situation. In this study, the thoughts and feelings of participants, as well as their actions can transform their experiences of being beneficiaries of the fund. (See Box 3-5 in Figure 3.2)

Proper facilitation is essential in adult learning in order to allow adults to learn and change as a result of their biographies (Miele, 2013). When women beneficiaries in this study are provided with training where they may gain new knowledge, there may be a disjuncture because of their own beliefs and culture. They need to change from a situation with which they have been in harmony for a long time. For example, as has been discussed above, Eswatini society is characterised by hierarchical power relations in which males have authority over women; women are obligated to obey the authority defined within these relationships. As a result, the husband is culturally accepted as the family's ruler and is regarded as the formal authority to whom the wife and children owe their allegiance (Nyawo, 2014). While women learn from their experiences, emotions or feelings may arise, causing a disjuncture. This may cause the women to reflect on their experiences and consider what to do with their experiences while beneficiaries of the fund, which may lead to action being taken. This action may provide the woman with new information.

When women act in response to the situation, they may gain experience because they will have memorized what they have learnt, and they may become a changed person through being a beneficiary of the fund (See Box 6 in Figure 3.2). The difference would be in how the woman reflected on her own experience or that of other women (via social networks) through

observation, interaction, and imitation (See Box 7 in Figure 3.2). Through the training provided by the fund and other stakeholders, women may gain new knowledge that could assist them in making positive changes in their lives. At this stage, the transformation may alter their life path by practicing what they have learnt (See Box 8 in Figure 3.2) and the experience of cultural context, through individual life-worlds. The latter is a phenomenological concept that allows for a discussion of the subjectivity of everyday life by including individual, social, perceptual, and practical experiences rather than focusing on the objectivity of scientific facts (Jarvis, 2012).

I chose Jarvis' experiential learning model because it is widely used in adult education, and I believe that the women beneficiaries of the Inhlanyelo Fund may have had similar experiences based on their narratives. Understanding how they learnt from experiences is critical. I recognize that learning is a process in which a person processes and transforms previous experiences in order to adjust to social reality (Jarvis, 1998). The women in this study have community ties or kinship, training, or social networks that provide learning experiences. Jarvis' theory is used in this study to investigate the learning experiences of the study participants, how they have improved their lives, and what they believe is a better way to live.

3.1.4 Experiential Learning Theory and Microfinance

The learning context in my study is a universal learning dialogue where women are assumed to have learnt from their business, at home as well as outside the home, and from the fund, as beneficiaries living in communities. Through these interconnections, women might learn about their businesses leading to an increase in income. Improving women's lives does not only take place through formal learning opportunities, but also through opportunities such as developing business skills (Brown, 2015). Thus, microfinance institutions can provide opportunities for learning. The services provided to women by microfinance institutions are aimed at improving their lives through entrepreneurship. In this regard the women could reflect on their experiences by making sense of and learning from their enterprises. They may be influenced by other characteristics such as loan size and age, and the nature of their enterprises could also contribute to their reflection (Schweitzer & Von Schlippe, (2015). Women's experiences could be determined to some extent by the nature of both the body and the mind in relation to achieving their goals and reflecting on what they see as a benefit to them from the fund. This means that our thoughts, feelings, beliefs, and attitudes can have an

impact on our biological functioning, either positively or negatively. Ideologies of feminism affect women's thoughts, feelings, decisions, and actions. These are also taken into consideration when their experiences are described (Macedonia, 2019). The body clearly affects the self in a variety of ways, making a thorough examination of the self-body unity essential for learning.

3.1.5 Women and the Concept of Empowerment

Empowerment is a widely used concept in development. It is given different meanings by different development agencies, including government, international donor agencies and NGOs. It is important to understand the concept of empowerment and its strategic implications for women. The concept of women's empowerment is used in development programmes which aim to improve women's lives. It is viewed as a process of stimulating social change that strengthens the efforts of disadvantaged groups in the local and national development context (Hulme & Turner, 1990). Women fall into disadvantaged group and empowerment addresses their lack of control over their lives (Zimmerman, 2000). Kabeer (1999) defines empowerment as the ability to exercise choice which women were previously denied by those in power. Empowerment comes from the person who is able to recognise their opportunities and rights and to freely make strategic life choices that they were previously deprived of (Kabeer, 2005). Strategic life choices refer to important life decisions which affect one's well-being such as marrying or not and having children and deciding on the welfare of the child (Kabeer, 1999).

When women run businesses in the informal economy, it is assumed that their economic lives will improve. Some women choose to be entrepreneurs, while others are forced to do so due to poverty or a lack of employment opportunities. The participants in this study range from vulnerable to poor and very poor, forming a diverse group with one thing in common: being Inhlanyelo Fund beneficiaries. The group dynamics could influence the empowerment process.

My research was guided by the concept of women's empowerment, which allowed me to investigate how women improved their lives. The concept of empowerment is found in development discourse and is challenged by indigenous concepts such as *buen vivir* and *ubuntu* which are discussed in section 3.2.11 below. It is critical to link alternative indigenous ideas to sustainable development in order to uncover women's perspectives on what it means to live a better life. These ideas look beyond women's income as empowerment and uncover

women's experiences as a whole. The term empowerment is discussed further in the following section.

3.1.6 Empowerment, Women's Empowerment and Microfinance

Empowerment is conceptualised primarily through the practice and perceptions of those consciously involved in women's empowerment and gender equality. Scrutton & Luttrell, (2007) observe that the term has now become a buzzword used by organizations and programmes to obtain funding. The term is contested and has been defined in a variety of ways. In general, discussions about empowerment focus on activities related to social and economic empowerment (Luttrell et al., 2009). Economic empowerment aims to ensure that individuals have the necessary capabilities, skills, and resources, as well as access to financial resources, a stable income, and a certain way of life (Cornwall, 2016). The majority of development organizations are concerned with gaining access to resources and assets. Page and Czuba (1999) describe human and social empowerment as a multifaceted social process that assists people in gaining control of their lives. They view it as a process promoting power or the ability to act in their lives, societies, and communities, particularly in relation to issues that they believe are important in their lives.

Empowerment refers to the ability to make strategic decisions that require power, options, and control in an individual's day-to-day life (Kabeer, 1999). This also includes autonomy, self-esteem, agency, and self-determination over life, as well as economic resources to positively impact people's lives and well-being (Malhotra et al., 2002). Empowerment refers to women's ability to own and control productive resources, including the ability to explore their full potential, determine their destiny, choose the number of children to have. It includes having the freedom to make a choice, and autonomy that directly and indirectly affects their lives and the lives of their families (Vaessen et al., 2014). Resources or assets are important to a person's well-being and can also be used to achieve well-being (Brown, 2015). Resources may provide women with the ability, power, and authority to participate in decision-making processes, which are referred to as agency (Kabeer, 2005). The World Bank (2016) defines empowerment as the process of building a person's or a group's assets and capabilities in order to make purposeful choices that translate into actions and results. There is no single or standard definition of empowerment but most definitions allude to exercising control over resources and decision-making processes that affect one's quality of life (Carr, 2016).

Power debates lead us to investigate the concept and operation of power (Gammage et al., 2016). Gender theory describes power as about more than just having control over people and resources, leading to debates about empowerment. Empowerment discourse is aimed at women in pursuit of gender equality. SDG 5 focuses on gender equality and empowering all women and girls (UN, 2015). SDGs support women's empowerment, as well as the liberalization of women's and gender equality (Edlund & Öun, 2016). Microfinance can push the sustainability agenda further, including achieving other SDGs such as decent work for all by 2030 with equal opportunities for all.

According to the ILO, higher inequality is caused by women spending a higher percentage of their time on unpaid domestic work (Charmes 2019). Women are required to perform laborious domestic work in order to meet patriarchal expectations (Roomi & Parrott, 2008). Labour-force participation could promote women's financial independence and resilience to shocks. Ahl (2006) indicates that women's domestic responsibilities and child care have a negative impact on business ventures. I will discuss the various types of power and how they contribute to inequalities and empowerment.

Power relations can be classified into four types: power over or the ability to influence and change existing structures, power to or the ability to organize and change current hierarchies, power with or power from group action, and power within or power from a person's consciousness (Rowlands, 1997). The Chronic Poverty Research Centre (Prowse, 2009), defines "power to" as the ability to make meaningful life choices, including job selection. This type of power; includes the ability to participate in social networks and community mobilization activities. "Power over" involves one's ability to confront others and be assertive. "Power within" refers to self-esteem and the ability to cultivate the confidence required to overcome hopelessness and despondency. Women must be able to advance financially, socially, physically, and emotionally in order to achieve the aforementioned powers. Thus, the four-power framework was used to discuss the types of power that the women in this study demonstrated as a result of their participation in the fund. This is evident from the fact that empowerment implies that people need some level of power in order to have control over their lives (Edlund & Öun, 2016).

The concept of empowerment has been criticized for its inability to effect real change. While empowerment has the potential to reduce injustice, it does not always coincide with political or structural change or resource reallocation (Fiedrich et al., 2003). At first, empowerment

was viewed as a radical project of social transformation in which social groups defined and claimed their entitlement as a group (Cornwall, 2016). Today's empowerment philosophies are founded on feminism and Paulo Freire's theories about the personal and intrinsic dimension of power (Luttrell et al., 2009).

Women's issues were first included on the development agenda in the 1970s. Ester Boserup's (1970) seminal work, *Women's role in economic development*, paved the way for women to be included in the development agenda. She was the first to discuss the role of women in development processes. However, feminists all over the world have previously criticized development processes and practices for their male dominance and conceptualization.

During the 1980s, the concept of empowerment became more prominent in development discourse as a result of major critiques of Western feminism by third-world feminists (Luttrell et al., 2009) and the failure of traditional development approaches to assist poor and vulnerable groups (Kabeer, 1995). Women's empowerment is becoming more popular as a transformational and political idea for combating not only patriarchy, but also the mediating structures of ethnicity, class, religion, and race, among other structures that have determined the reality of women's condition and position (Jaka & Shava, 2018).

The following historical overview focuses on major accomplishments of feminist organizations working on the relationship between women and development. In general, the feminist intention has been to change the conditions that affect women's lives through new policies and social action (Parpart, 2000). I discuss development approaches with the goal of bettering their lives of women through empowerment interventions. These approaches include Women in Development (WID), Women and Development (WAD), which attempts to improve on WID and the Gender and Development (GAD) approach. The WID approach is linked to modernization theory, and holds that women are not included in development processes. It aims to provide women with equal opportunities to participate in economic activities and gain access to capital. Its emphasis is on addressing gender disparities in employment opportunities, while ignoring the reproductive side of women's lives (Rathgeber, 1990). In terms of education, it provides training and skills that enable women to participate in modern manufacturing sectors (Leach, 1998). The WID model does not address the power dynamics between men and women (Razavi & Miller, 1995). WAD is a neo-Marxist feminism-based approach that arose from a critique of modernization theory. Their argument is based on dependency theory, which saw WID as limited, and WAD proponents claim that

women will never receive equal shares of development benefits unless patriarchy and global inequality are addressed (Rathgeber, 1990).

WAD itself has come under criticism. The WAD approach is unable to examine the relationship between patriarchy, contradictory production methods, women's subordination, and it does not question the relationships between gender roles (Smith, 2017). WAD does not regard women as a homogeneous group, but maintains that women's situations must be viewed in the context of the socioeconomic, political, cultural, and other factors that comprise a particular society.

Gender and development (GAD) is a concept influenced by socialist feminist thought, including participation and empowerment. The GAD approach arose in the 1970s as a bottom-up alternative to the dominant liberal top-down WID approach (Razavi & Miller, 1995). GAD challenges the logic of men and women's roles and seeks to transform gendered power relations that have disadvantaged women (Rathgeber, 1990). Gender equality was quickly raised to the top of the development agenda (Razavi & Miller, 1995). The UN's SDGs incorporate the goals of poverty alleviation, gender equality, and women empowerment as a distinct priority (UN, 2015; UN Women, 2018).

The UNDP (2010) has stated on numerous occasions that improving gender equality through empowerment of women and poverty alleviation is critical for socioeconomic development. Putting resources in the hands of women to achieve gender equality in communities leads to significant development (World Bank, 2015). Kabeer (1999) refers to empowerment as an increase in the ability to make strategic decisions in a context where specific groups were previously deprived.

The elements of empowerment described above emphasize the importance of an individual's ability to develop the unrestricted exercise of individual choice (Kurtis et al., 2016). From a broader perspective, social change is the result of individual and collective empowerment, which in turn is the result of women's consciousness and actions in relation to self, gender, family, religions, work, global women's conditions, and the feminism paradigm (Hall, 2013). When women's perceptions, priorities, and performance shift, so does their business, with ramifications for society as a whole. Women's empowerment, according to Mahmud (2003), can be achieved by increasing women's resources and capabilities to participate, make decisions, negotiate, and both control and be held responsible for their lives. Financial resources help women advance, but other factors, such as gender roles and power dynamics,

have an impact on how women can improve their lives, as I previously discussed. Women's access to capital and financial resources from microcredit institutions can also be influenced by power dynamics. According to the literature, women continue to face barriers to accessing productive and reproductive resources (UN Women, 2017), particularly in societies where customs and traditions favour men over women (Nyawo & Nsibande, 2014).

Empowerment could be seen as the process of eliminating gender inequality. Khader (2014) views empowerment as a process of reducing gender-related oppression. In patriarchal societies, men control the production and distribution of assets in the family, resulting in inequality at the household level, with power concentrated in men's hands. This gives men greater power because they are assumed to be breadwinners, while women are regarded as children (Women and Law in Southern Africa, 2001). All post-colonial African societies are defined by patriarchy as a structure that encourages male dominance over women, and perpetuates inequalities (Kramarae, 1992). Women may have the autonomy to earn a living through an income-generating activity in some societies, but they do not have control over the money they earn (Rawat, 2014). These are some of the many aspects of patriarchal societies that can contribute to women's disempowerment, despite significant efforts to improve their socioeconomic conditions and livelihood opportunities (Nyawo & Nsibande, 2014). Livelihoods are defined as the activities and resources used to earn a living, and the livelihood assets that are available to improve one's standard of living are central to the sustainability of one's livelihood (Vercillo, 2016).

This discussion makes it clear that empowerment is a multifaceted social process that can help individuals gain control over their own lives (Page & Czuba, 1999). In the discipline of psychology, empowerment refers to a process that assists people to act on issues that are important for their individual lives, families, communities, and society (Bandura, 1986). Empowerment includes the belief that goals can be achieved, and is based on the awareness that efforts and action toward those goals exist. Believing in one's ability to do something is a necessary condition for taking action (Zimmerman & Warchusky, 1998). Empowerment can also be viewed from an African perspective where African feminism challenges the patriarchal societal norms of all kinds (Nkealah, 2016). Many African feminists consider that it is the feminism of more liberal derivatives that is observed in many women development initiatives, including Women in Development (WID), gender equality, women empowerment strategies, and so on (Ahikire, 2014).

3.1.7 How Women's Empowerment can be measured

Through its development goals, the United Nations asked governments to track progress toward gender equality and women's and girls' empowerment (UN, 2015). Governments have been tasked with defining women's empowerment and improving how it is measured.

Although my study is not concerned in measuring empowerment, understanding how scholars have measured empowerment or used indicators to determine empowerment will assist me when analysing my data. Empowerment is measured using representative and focused sampling, as well as statistically comparable data across social groups and countries (World Bank, 2005b).

Because empowerment is a contested concept with varying expectations and outcomes, it is difficult to establish a standard measure. As a result, measures must be chosen from those that have a close relationship with domains that could be used as indicators. Most scholars argue that the economic impact of microfinance empowers a woman through access to credit. The knowledge domain could be measured as financial literacy (Roy, Chatterjee & Gupta, 2018).

The Women's Empowerment Index is a tool for measuring progress in the multifaceted aspects of women's empowerment (United Nations Population Fund, 2016). The index assesses progress by combining results from five critical factors: resources, agency, income, leadership, and time (The Hunger Project, 2016a). Each factor is made up of a set of metrics or indicators that quantify performance in the following domains: resources, agency, income, leadership, and time. "Resources" refers to women and girls having access to the resources and skills they need to fully participate in their communities.

Women must be able to make decisions, control resources, and participate in decision-making processes without fear of being judged, in terms of the processes by which people make sense of their own worlds, become aware of their own interests, and perceive themselves as capable and entitled to make decisions (Cornwall, 2016; 2017; O'Hara & Clement, 2018). When women have the ability to participate in income-generating activities and have improved access to financial resources and markets, they have an income. Leadership refers to women being able to participate in community activities and having a voice in their communities. Time is referred to as women and girls' ability to reduce the time burden caused by domestic chores, allowing them to participate in productive activities, education, and have time for themselves. However, development researchers have frequently aggregated different

empowerment concepts into a single index without fully considering whether the arguments for each component measures are logically compatible (Alkire et al., 2013).

Another often used measurement is the Gender Empowerment Measure (GEM) which is composed of three indicators of women's empowerment: (i) women having enough representatives in national parliaments, (ii) percentage of women in economic decision-making positions and (iii) women's share of income (Beteta, 2007). These indicators have been criticised for the way they deal with gender relations and the methods used to collect data. Women's empowerment can occur at various levels, including the micro-, meso-, and macro-levels (Huis et al., 2017). Women's learning processes differ at each of these levels. The first or micro level is concerned with an individual's personal beliefs and actions. At this level, one's personal empowerment can be seen.

The second or meso dimension refers to beliefs and actions in relation to relevant others, where relational empowerment can be seen, whereas the third or macro level refers to outcomes in a broader, societal context, where societal empowerment can be seen (Huis et al., 2017). This empowerment model appears to be ideal for measuring women's empowerment in this study because it covers the three levels of empowerment required to assess women's awareness of their participation in economic, social, political, and cultural areas.

To assess the impact of microfinance on women's empowerment, it is necessary to first understand what empowerment entails by employing specific indicators. Empowerment entails "having more choice in comparison to the past". Additionally, "if a person or group is empowered, they have the capacity to make effective choices; that is, to translate their choices into actions and outcomes" (Alsop & Heinsohn, 2005 p.2, p.6). While measuring empowerment is critical, it can also be difficult due to cultural, economic, social, and even political differences that exist between countries or regions. What is available in one country or culture may not be available in another.

The World Bank study on policy research work identified a variety of indicators for measuring empowerment. This includes determining: i) "the existence of choice, the use of choice, and ii) "achieving the desired outcome. Additionally, "empowerment cannot be measured in a way that does justice to its inherent complexity and meets these three criteria of meaning, causality, and comparability" (Alsop & Heinsohn, 2005, p10, p32). "What could be done is to identify measurements that capture, albeit imperfectly, important dimensions of power changes and can be supplemented by more interpretive and explanatory forms of

qualitative research”. While there are no universally accepted indicators, Alsop and Heinsohn (2005) identify several indicators that can be classified into four types of assets: human assets, political assets, social assets, and psychological assets.

I link the three dimensions of empowerment with the main theory of Jarvis’ experiential learning model centred on the individual's personal worldview. Every person has a life history, and actions are taken based on what a person believes in. This is where disjuncture happens. The second level refers to the action that women take following an experience gained through interaction with others, after reflection on the experience. A person can gain new knowledge and skills through action or by not taking action. The third level also refers to the outcome in a broader societal context, which is related to the learning experience. This can be seen in terms of whether the women are able to change their lives or not.

3.1.8 The Micro-level of Empowerment

The first level of empowerment refers to personal beliefs about what women can do, how they can do it, and what they can achieve in the world. Women took the initiative to apply for the Inhlanyelo Fund in order to alleviate poverty and improve their overall well-being. Some researchers believe that empowerment leads to improved well-being, whereas others believe that well-being contributes to empowerment (Brown, 2015). According to the literature, important factors that contribute to happiness include competence, autonomy, and agency in making decisions (Shir, 2019). Well-being is defined as "doing well" or "feeling good" (White et al., 2009). It is measured by the objective measures of economic prosperity, standard of living, and health as well as the subjective measures of morality and satisfaction. The subjective nature of well-being varies greatly across cultural contexts (White et al., 2009).

In most cases, women obtain credit in order to generate income through their small businesses or income-generating projects, with the goal of improving their well-being in all spheres and to elevate their status in their communities. There is a relationship between access to microfinance services and women's empowerment and it is dependent on the intervention provided to women (Garikipati et al., 2016).

3.1.9 The Meso-level of Empowerment

The second dimension of empowerment is concerned with beliefs and actions in relation to relevant others, where relational empowerment can be observed. This dimension is about

microfinance services that have been implemented in cultural contexts that adhere to more collectivistic norms of interdependence, where obligations to one's group's welfare may be valued over one's own (Gould, 2010). Women in African cultural contexts see themselves as fundamentally related to others (Qin, 2004).

Men can influence the actions of women participants as they are linked to family and cultural groups. While women may access funding, finances may be used for the family and cultural groups. This means that these women have very little say in deciding how the funds will be spent. In order to ensure the success of businesses that they start with the funds, women reflect on the experiences of other people who have successfully been in business for some time and they learn from them. This is empowering. In patriarchal societies, men and male relatives dominate women's beliefs and actions, while culture and norms also control women's roles and responsibilities (Brown, 2015).

3.1.10 The Macro-level of Empowerment

The third or macro level of empowerment refers to outcomes in a larger, societal context. At this level, empowerment is determined by the reasons why the women decided to use credit services. Women create new forms and processes in relation to others, as well as new ideas for their social goals, through microfinance services. Kappelman et al. (2017) assert that empowered women are more likely to have access to family income. Increased access to microcredit is viewed as economic development, and this economic development has the potential to empower women. Women are empowered when they are able to contribute more effectively to the economy, which will most likely improve their lives, communities, or even their nation. As a result, understanding women's empowerment as part of the development process is critical.

There have also been changes in the way microfinance for women's empowerment is conceptualized. Microfinance programmes are now promoted as a critical strategy for poverty alleviation and women's empowerment (Banerjee et al., 2017). Providing financial services, particularly to women, leads to the establishment or expansion of women's microenterprises that have a positive impact on their lives (World Bank, 2015). Microfinance, on the other hand, is expected to increase women's income and control over economic and financial resources. Access to networks and markets is assumed to provide women with broader experiences outside the home, leading to acquiring information and opportunities for development, whether in social or political roles (Niaz & Iqbal, 2019).

3.1.11 Buen Vivir as an Alternative Concept to Development

Buen vivir is an indigenous concept of well-being rooted within Latin American communities. It is known by a variety of different local languages, even within single countries (for example, Allin Kghaway (Well Living) or Allin Kghawana (Good Way of Living) in northern Peru and Ecuador; “Sumac Kawsay” in southern Peru and Bolivia), but is frequently translated into the Spanish “Buen Vivir” (Good Living) (Quijano, 2016). I explore it as an alternative approach to development. Buen vivir is theorised as the pursuit of harmony in terms of the personal or identity, the social or equity and the broad environment or nature (Cubillo-Guevara et al., 2016). The concept is still under construction and debated among diverse actors including indigenous individuals, social movements, scholars, politicians and governments. Gudynas (2011) point out that the understanding of buen vivir is ambiguous and continuously negotiated and transformed.

The concept of buen vivir can be loosely translated into English as “good life” or “good living” (Chavez et al., 2017), or even as “living well” and can be interpreted in various ways. “Good living” could refer to meeting needs, attaining a distinguished quality of life and death, loving and being loved, prosperity and health of all people living in peace and harmony with nature and attaining an unlimited reproductive continuation of human cultures (Ramírez, 2008). The concept emerged from an indigenous way of life, in the Andean region of Latin America which concentrated on a harmonic understanding of the life cycle. It further refers to the construction and organisation of a system of knowledge and living based on the relationship between humans and their environment. Walsh (2010) published multiple articles that focus on the idea of buen vivir as a notion of “collective well-being”. Gudynas (2011) analysed the buen vivir concept in terms of economic development, stating that earlier neoliberal policies did not address the important issues of poverty and that buen vivir is seen as an answer to the past failures. As such, buen vivir has a historical foundation not only in the indigenous world, but also in the principles that have been defended by other developing countries (Gudynas, 2013). It is said to be an answer to both old problems such as inequality and poverty, and new issues such as climate change.

Buen vivir may be an alternative to development, because it includes nature and culture as part of the discussion and it does not focus on unlimited economic growth. Buen vivir exemplifies the need to move away not only from the classic understanding of development but also from neoliberal practices based in capitalism which ended up contributing to the

increase of poverty and inequality in certain regions such as Latin America (Gudynas, 2011). According to many writers on buen vivir, the term “development” in the logic of the West is tied to exploitation, depredation, marginalization and dependency (Quijano, 2016).

The worldview of buen vivir is now included in the constitutions of Bolivia and Ecuador (Chaves et al., 2017), but it is more than a constitutional declaration. It is a complex concept, offering an alternative paradigm to development. The goal of buen vivir as living in harmony with society and surroundings can be envisaged, in the notion of “Sumak Kawsay”, through a collective way of living and sustainable use of the land, which it refers to as “plentiful of life”. Sumak Kawsay has a complex lineage that draws from political reflections on developments by marginalised indigenous people or communities and promotes equality. The concept of buen vivir as understood within Sumak Kawsay is an anti-capitalist policy framework from which development strategies are drafted in a post-capitalist route and are often seen as a new type of socialism. As we have seen, feminists and other social movements have contributed much to transforming economic power and empowerment, as well as to the concept Buen vivir. Thus, Buen vivir as now understood draws from feminism as well as ecology (Gudynas, 2011). However, buen vivir goes beyond socialism and capitalism, since they both explore and build alternatives beyond European modernity thus moving away from narrow understandings of political thought. Buen Vivir, as a concept in development, seeks to shift production and consumption mindsets away from growth-based development. Choque (2010) characterizes Buen Vivir as an approach to political, economic, social, and cultural well-being based on a recovery of self-esteem and identity.

Buen vivir was constructed because of its main criticisms of the westernized understanding of development which argue that progress is maintained on the basis of economic growth as a characteristic of developed countries while the underdeveloped countries are suffering from poverty and inequality (Escobar, 1995). Development is based on the accumulation of wealth and economic growth. Post-development initiatives attempt to take back the predominance of the economic world-view. Post-development can be seen as a disagreement with the development dialogue, given that it includes traditionally marginalised voices in the discussion and decision-making processes that go beyond the classic forms of development (Sachs, 2005).

Buen vivir proponents argue that capitalists are concerned mostly with income and profit as a way of life, while “good living” should be equal to harmonious relationships between human

beings, and between them and the natural world (Gudynas, 2011) or, as Meija (2015) states, it is an opportunity to mutually build a new model of relations. Well-being is understood in shared terms, not as something that is owned by individuals, but as belonging to and occurring through relationships with others (Christopher, 1999). Buen vivir requires the construction of different and alternative methods to material development in order to bring about a good life. Personal well-being is attained when human basic needs are fulfilled in harmony with the community and the surroundings. It is a development intervention which does not only consider human rights but also the rights of nature (Gudynas, 2011).

The concept of buen vivir corresponds to Jarvis' (2006) theory of human learning as part of lifelong learning, in which individuals gain experience as a result of engaging in social situations throughout their lives. One of buen vivir's ideas is specific to each culture, with its own language, history, and political contexts, as well as buen vivir's dimension of shared feelings and happiness. It is expressed in the experiences of happiness and sadness, kindness, and uprising, as exemplified by many social activities implying that there is an opportunity to learn from one another (Gudynas, 2011).

3.1.12 The Concept of Ubuntu

Ubuntu is an African social concept which upholds that the true nature of human beings can only be understood socially in relationship with others (Cowley, 1991). This concept is similar to the English term "personhood" (Mbigi, 1997), an abstract word, that manifests itself in different human actions in diverse social positions. In brief, ubuntu can be seen in every person's act which has community building as its objective. Acts that do not build the community or anti-social behaviour cannot be referred to as ubuntu. Ubuntu is an African viewpoint of social living which according to changing ideas and principles is centred on the essences of human value, humanness, community living, kindness and cooperation (Okoro, 2015). One of the characteristics of ubuntu is relatedness which emphasises human relations with others and includes gentleness, respect, and living in harmony (Tutu, 1996). Humanity means being linked to other people, such as avoiding ill-treating your spouse, avoiding violence, being willing to accept others as they are, supporting them, respecting them and being grateful for them. The concept sees communities as having communal ways of living (Okoro, 2015), meaning that one does not live in isolation and one is considered a human being if concerned about other people. Fasselt (2015) asserts that ubuntu is an African humanism which relates to our interconnectedness, our mutual humanity and commitment to

one another. The fundamental principle of ubuntu is concisely expressed in Zulu or Xhosa as “umuntu ngumuntu ngabanye abantu” which is translated in English as “a person is a person through other people” or “I am a human because I belong to a human community and I view and treat others with dignity” (Rapelang, 2011, p.1, 4). This means a human being attains humanity through relations with other human beings (Berghs, 2015).

However, the interpretation of ubuntu does not imply an oppressive structure in which a person loses autonomy in order to maintain a relationship with the other person. Oppression occurs when a person, a group, or the environment that allows ubuntu, our humanity, is threatened by inhuman activities that cause harm, such as deprivation, exploitation, or violence (Berghs, 2015). However, ubuntu is chastised for prioritizing the collective over individual needs (Sigger et al., 2010). The problem with this is that it appears to compel a sense of community at the expense of individual well-being. This creates an environment in which people feel constrained in their personal freedom and obligated to be loyal to the group without questioning much of the group's authoritative powers or changes (West, 2014).

Because black people and their values were largely undermined during the colonial era, the ubuntu concept arose in the search for identity and human dignity. Thus, ubuntu is used as an attempt to restore an African person's dignity and identity, which is also linked to the concept of African revival (Gade, 2011). This came as freedom to citizens as they were denied the opportunities to form political aspirations other than what the party leadership had suggested as a suitable political approach of being both an official and individual level (Gade, 2011). In Africa, as in other places around the world, people are influenced by various factors, for example, livelihood, language, religion and historical experience (Okoro, 2015). However, despite these differences, some common elements of African cultures manifest, for instance in agreement on decisions to be taken, respect for elders, respect for authority, family coordination and collectivism, which appear to be the most observable characteristics in the majority of African countries. One can thus say that what a person learns from home has a strong hold over their future experiences as they would always refer to their culture when acquiring new knowledge. In short, a person decides to learn something based on what is acceptable in their society.

According to Cowley (1991), ubuntu is authoritative, in the sense that it recognises clear dimensions and roots within the social structure, which fully acknowledges that every person is a social being who can understand his ubuntu in the company of and in interaction with

other human beings. In addition, the humanist African ubuntu approach requires a common understanding of community members, to care and support each other as members of one family (Tutu, 2004). I notice that some practices in the ubuntu way of living can be seen as improving one's life, for example women groups in communities which aim at providing emotional and financial support. However, Mdluli (1987) argues that by encouraging societal well-being unconsciously, ubuntu imposes group solidarity at the expense of individual well-being which is one of the traditional values. The danger with compulsory traditional values is that it can create an environment of oppressive conformity and obligatory loyalty which does not question authority or confrontation of power. This view of ubuntu encourages conformity instead of freedom amongst individuals and promotes collectivism (Matolino & Kwindigwi, 2013). Many rural women who were empowered by planting trees to improve their well-being had problems identifying environmental degradation but did understand the causes and how that connected to experiences or lack of food or unemployment (Maathai, 2004). This scenario could indicate that there is a problem in group solidarity as members depend on the group activity and remain disempowered.

For the current study, this means that exploring women's experiences has to be linked with what they are doing on the ground to empower themselves, in relation to others and their environment. This should take into consideration how and what they contribute to the socio-economic transformation of their own lives and that of other persons and the society as a whole. Thus, it is important to discuss the various contexts of women's experiences: social, cognitive and economic.

3.1.13 Social Context

The learning process takes place through the social context, or the sub-culture, within which women gain experiences and possibly become empowered and practice buen vivir and ubuntu. Inhlanyelo Fund interventions assume that fund beneficiaries are empowered and motivated both by the growth of other beneficiaries and their own. Women are individuals who have capabilities and exercise personal choices while working together with other members and learn from reflection in order to improve their well-being. Social interaction entails an exchange of experiences, cultures, beliefs, norms, values and, when women adjust in response to those differences, learning can take place. Women can learn to be entrepreneurs through their everyday experiences and the situations they see around them which could encourage them to start up business enterprises to improve their household

livelihoods. Improved business performance can then lead to empowerment and better learning. There is a relationship between experiential learning, empowerment, good living or buen vivir and ubuntu. When you have ubuntu, it is easy to interact with other people and to empower each other while learning takes place. Further, people with improved well-being can transform others if they have the spirit of ubuntu by learning from relevant others.

3.1.14 Cognitive Context

Microfinance aims to empower women and is expected to generate positive development outcomes while improving women's quality of life and personal well-being. Experiential learning is thus defined as a sense-making process of active engagement between an individual's inner world and the outer world of the environment (Wilson & Beard, 2013). However, this might be characterized by women who have the abilities and willingness to participate in decisions that affect their own and other people's life situations and perhaps equally important to act on those decisions. The mind plays an important role, as the women's actions are based on their learning experiences and acquisition of knowledge. These could be affected by beliefs about one's self, knowledge, skills and attitude and also one's external drives (Bandura, 1986). The woman's belief about her ability to successfully perform a task or behaviour to achieve her desired goal is based on how she feels, thinks and behaves about Inhlanyelo Fund while learning is taking place. Given this situation it becomes clear that learning is stimulated by an individual's experience of an event or situation in order to change their life history (Jarvis, 2006). Thus, understanding women's experiences and better lives is complex and require other conceptual resources that are important for my study. These other concepts should enable me to uncover what women feel is a better life as beneficiaries of the fund.

Empowerment is connected to experiential learning because one's capacity to identify options and opportunities in one's environment influences the decision one takes, and the effort one makes to achieve one's goal (Zimmerman & Rappaport, 1988). Once action is taken, empowerment is observed, and women's social interaction, networking, is enhanced and there is an expectation of a better life. There is an assumption that the ability to take action occurs after one has had an experience that one has learnt from ubuntu unites the self and the world in a reciprocal relationship in which the subject and object become inseparable, and in which "I think, therefore I am" is relived as "I participate, therefore I am" (Aldrich,

1997; Louw, 2001, p.24). As one learns from other people's experiences, these concepts may enhance my understanding of better lives for the women in this study.

3.1.15 Emotional Context

Emotion refers to the self-being in the world and enables the development of self-knowledge, which determines how we interpret and make sense of our daily lives (Dirkx, 2001).

Emotions assist in understanding one's relationship to the world. Experiential learning focuses on change, mainly in terms of personal self-sufficiency, interpersonal effectiveness and self-fulfilment (Zeivots, 2016). A person decides to learn based on their life history that affects the way they perceive their experience (Jarvis, 2006). Thus, the emotional dimension plays a critical role to play in the learning process (Dirkx, 2001). Emotions have been seen as "non-intellectual", beyond human control and possibly harmful to learning. Learning involves a multifaceted combination of reflecting on, emotionally responding to, and acting on the new instinct that is the outcome of external interaction with the world (Jarvis, 2006). The mind is deeply affected by emotions which is an important feature of how adults make sense of their daily lives (Dirkx, 2001). Thus, emotions are considered to have a significant effect on learning which is not likely to happen in the absence of emotion (Jarvis, 2006).

The buen vivir concept of good living, experiential learning, ubuntu and empowerment have similar characteristics. Women in this study do not live in isolation but within communities, which increases their experiences. These women are able to make choices about what they want to learn in order to live well with others. The women are trained in groups which promote networking and sharing of ideas around what they are learning.

3.2 Microfinance and Microcredit

The terms microfinance and microcredit are often used interchangeably. The term micro-finance will be discussed first followed by an explanation of how microcredit is a core component of micro-finance.

Microfinance is defined as the provision of financial services to the poor, such as loans, savings, insurance, and training (Gyimah & Boachie, 2018). This concept is mostly associated with the provision of loans to low-income customers with the goal of self-employment through small businesses (Taiwo et al., 2016). Microfinance is a formal scheme that aims to improve the well-being of the poor by providing them with access to loans and other non-financial services (Ledgerwood, 1998; Terano et al., 2015; Zhang & Posso, 2017).

Mayoux (2001) proposes that it is the most appropriate tool for helping poor, disadvantaged communities, alleviating poverty through income, and encouraging people to become self-employed. According to Zhang and Posso (2017), microfinance encompasses a wide range of financial services other than small loans to the poor, such as training, savings, networking, and health services. Microfinance, in general, refers to financial services such as credit, savings, insurance, and remittances that are tailored to include financially excluded people in order to meet individual and household demands (Abdelkader et al., 2013).

The purpose of microfinance is to provide financial services to low-income families and small businesses that have been turned down by formal banking systems (Herath et al., 2015; Garikipati, 2017). These services encourage people to start or improve income-generating projects in order to generate income, allowing them to better provide for themselves and their families.

Banerjee et al. (2015) argues that financial services allow people to create jobs or maintain their income activities. As a result, the majority of people consider microfinance to be a solution to economic problems (Siddique & Gilal, 2012) and it has been labelled a poverty-reduction strategy (Banerjee et al., 2017; Bateman, 2010; Singh & Chudasama, 2020). Microfinance, for example, improves employability, and capacity-building opportunities are made available to marginalized groups, including women. Thus, microfinance has been seen as having the potential to foster new projects, such as the creation of new businesses, and thereby to boost economic development (Broton & Goldrick-Rab, 2015).

Microfinance schemes are created to provide loans to people in order to improve their lives. Microfinance institutions have made it easier for the poor to access these services because they rarely require collateral (Gichuru et al., 2019). Microfinance schemes are developed to provide loans to improve people's lives. Financial services involve small loans or money, savings and these services help to differentiate between microfinance and microcredit (Garikipati, 2017). Earlier definitions focus on credit access, the provision of small loans, or the use of a vehicle to access funds for the poor (Morduch & Haley, 2001).

3.2.1 Background to Microfinance

Microfinance is a popular concept these days. It is, however, not new and was further developed in the 1970s. It is a transformation of previous financial structures (Bayai, 2017). According to the literature, microfinance has a long history, as evidenced by the informal and

traditional systems that existed and provided credit to the poor, particularly in developing countries. As a result, the definition of microfinance has frequently revolved around making small loans to people. However, over time, its characteristics shifted, and it began to focus on other financial and non-financial services such as insurance, savings, financial literacy, management, and so on, in addition to microcredit (Mecha, 2017). In this regard, it allows the poor and those who have been excluded from the formal banking system to gain access to credit, because there is a need to diversify livelihood options, build assets, increase income, and reduce marginalization due to economic uncertainties (Jaka & Shava, 2018).

3.2.2 Microfinance Institutions

Microfinance Institutions provide small loans to people who do not have access to monetary credit (Marconatto et al., 2017). The small loans are defined according to the goals of each institution. Microfinance institutions refer to organisations dedicated to providing financial services and include i) NGOs ii) credit unions, iii) micro-banks, iv) cooperatives, and v) non-banking financial institutions (United Nations, 2015). These are described below.

An NGO is a non-profit organization that is registered in order to be tax exempt (Pyanov, 2021). It provides microcredit as part of its development initiatives to assist underserved communities. They are typically not regulated by banking supervisory systems. This type of financial institution does not encourage its customers to save money and instead offers credit.

A cooperative or credit union is a non-profit member-based financial intermediary that provides a variety of financial services to its members, such as lending and saving. It is either regulated by the central bank or by the regulatory authority of the society (Chikalipah, 2019).

A microbank is a licensed financial intermediary which is regulated by a supervisory agent, most often the central bank (Al-Shami et al., 2013). It may provide a variety of services, such as accepting deposits and making loans. This type of financial institution is comparable to rural banks.

Rural banks are banking institutions that target clients who live and work in rural and peri-urban areas. The clients mostly conduct agricultural activities (Marshall & Randhawa, 2017).

A non-banking financial institution is a financial institution that provides services similar to banks but does not accept deposits (Hassan, et al., 2017). Companies that provide this type of service include insurance brokers, pension funds, and asset management firms. Because of

their low capital requirements and limited services, the institutions are licensed under a separate category. They are frequently overseen by a state agency (Jahanian et al., 2012).

Microfinance is also known as microcredit because both concepts are associated with the provision of credit to unemployed or low-income individuals or groups who do not have access to financial services such as those provided by banks (Al-Shami et al., 2013).

3.2.3 Forms of Microfinance Institutions

There are three forms of microfinance institutions which are i) formal, ii) semi-formal and iii) informal institutions (IFAD, 2004b; Kirkpatrick & Maimbo, 2002). See Table 3.1.

Table 3.1: Three Forms of Microfinance Institutions (Inhlanyelo Fund is formal)

Types of Institutions	Description
Formal institutions	Institutions that are regulated, subject to common laws specific to banking regulations, and are supervised. Includes commercial banks, development banks, and legal cooperatives.
Semi-formal institutions	Institutions that are formal, registered bodies subject to all relevant general laws, but informal in the sense that they are not under banking regulations and supervision. Includes NGOs, credit unions, some self-help groups and multipurpose cooperatives.
Informal institutions	Institutions that are not typically legal. Their activities lack a data base and they are not regulated by the government. For example, stokvel, money lenders ("loan sharks", or "shylocks"), cooperative societies, relatives, and friends. Informal lenders frequently replace collateral with trust and intimate knowledge of the beneficiary in order to influence their behaviour toward loan repayment. In other cases, verbal warnings and third-party guarantees are used. Some threaten the beneficiaries in order to force them to repay their loans (Atieno, 2001). When compared to other methods of obtaining credit, informal money lenders known as shylocks, and ROSCAs typically charge high interest rates and are not typically legal (Fufa, 2016).

In certain countries, such as Eswatini, the term "shylock" is commonly used as slang for a moneylender, but it is a derogatory term based on antisemitism. Rotating savings and credit associations (ROSCAs) are the most commonly used indigenous savings and credit institutions. A ROSCA is formed by a group of people who meet together on regular basis, such as once a week or once a month (Ojong, 2019). Members contribute fixed amounts of money, which is decided mutually by the group in a pool every time they meet. These

institutions used various credit lending models, which I will discuss in the following section in order to provide a clear understanding of the model used by the Inhlanyelo Fund.

Bello and Mustapha (2021) observe that people with a low level of education, a lack of experience and training, and other factors may be the reason why commercial lenders deny them loans. The majority of people with a low level of education are women, making them vulnerable. In addition, education could increase the normal change from microcredit to microfinance (Ledgerwood, 1998). Microfinance offers more services than just microcredit. As a result, knowing that microfinance has succeeded in generating productive self-employment and has proven to be an effective tool in overcoming poverty, empowerment, and education, it is important to discuss microcredit, as the terms are sometimes used interchangeably.

3.2.4 What is Microcredit?

Microcredit is one of the main components of microfinance and is the extension of small money to the poor including women (Mecha, 2017). This concept of microcredit has been in existence for centuries and can be traced back to the time of indigenous ROSCAs, money lenders or and local cooperatives (Armendariz de Aghion & Morduch, 2005). It is referred to as a method that helps generate income, alleviate poverty and increase food security. It also empowers women by improving economic development (Roodman & Jonathan, 2014). Microcredit assists poor women in establishing a path of transformational empowerment in order to improve long-term development (Akhter & Cheng, 2020). These definitions and aims sound similar to those of microfinance, and as a result, microfinance and microcredit are sometimes used interchangeably by academics (Hofisi et al., 2014). Microcredit is the primary financial service provided by microfinance institutions, thus it is important to understand how it came to be a popular way of lifting the poor out of poverty. The central claim of microfinance institutions is that access to microcredit allows women to establish a microenterprise, which represents a route out of poverty (Yunus, 2003).

It is argued that women would benefit from financial services that enable them to access credit for income generating projects, small enterprises, as well as their sustainability of their well-being (Sabin, 2016). Generally, well-being refers to positive and desirable living conditions. Having good living conditions is associated with having resources or things of practical value (Crisp, 2015). Microcredit is known to have low interest rates that have attracted women to become beneficiaries (Rhyne, 2001). Credit was identified as the main

barrier to women's ability to earn an income in many countries in the early 1970s by women's movements. However, there were other forms of financial services that women used.

Informal finance instruments include ROSCAs, burial societies, loan brokers and informal money lenders, locally known as Shylocks. Despite the availability of their own mutual credit schemes, women still had difficulty obtaining loans (Mayoux, 2000).

These laws make it difficult for the poor to obtain credit from banks, because they lack collateral. The primacy of microfinance is found in the various and informal credit structures that existed prior to modern microfinance in developing economies (Srinivas, 2015). Many of these modern microfinance practices derive from informal microfinance institutions, which were based in communities and were usually reliant on member trust and peer-to-peer lending without collateral. The informal sector emphasised interrelationships, rather than depending on anonymous interactions between beneficiaries and a formal institution. These include burial societies, loan brokers and informal money lenders (Khandker, 1998).

3.2.5 Microfinance Credit Lending Models

Microfinance has different credit lending models all over the world (Srinivas, 2015). This study focuses on the following models among others that are used by microfinance institutions because of their popularity. Further, these models would enhance the understanding of the credit lending models of Inhlanyelo Fund which is the microfinance considered in this study. The intention of discussing these models is to create a clear understanding on which model(s) the Inhlanyelo Fund utilises when lending money to its beneficiaries.

The credit union model is member driven and comprises members who organise themselves into groups or organisations to save their money and to make small loans to develop their personal projects at low interest rates to improve their lives (Srinivas, 2015). In this model the group members usually live in the same community and sometimes are referred to as self-help groups (Kabeer, 2005).

The cooperative model is an association of people who are united and voluntarily come together through jointly owned and democratically-controlled enterprises to meet their common needs, which may be social, economic or cultural (Ferriera et al., 2017; Srinivas, 2015).

The individual model is where small amounts of money are given to individuals through standardised agreements where the client assumes the entire liability for repayment.

Individual banking is a departure from the group-based model. In many cases, the individual model is portion of a larger “credit plus” program that comprises other socioeconomic facilities such as, education, skill development and other outreach facilities.

The group lending model supports the loan repayment from marginalised borrowers who act as guarantees because they lack collateral needed by formal financial institutions (Srinivas, 2015). Many other lending models are closely related to, and have been inspired by, the group model. Grameen, community banking, village banking, self-help, solidarity, and peer pressure are examples.

The community banking model treats the whole community as one unit, and establishes semi-formal or formal institutions. Such institutions usually get assistance from NGOs and other organisations which sometimes train them in various financial activities of the community bank. This model has savings components and other income-generating projects included in their structures. They are usually part of community development programmes which use finance as an inducement for action and are closely related to village banking model (Srinivas, 2015).

The village banking model comprises community-based credit and savings associations which typically consist of low-income individuals who seek to improve their lives through self-employment activities. The village banking model was established by NGOs to provide access to financial services, encouraging self-help groups and assist members to accumulate savings. It is connected to the group models and community banking and this makes them similar (Srinivas, 2015).

A ROSCA is a group of people who have agreed to save and borrow money together in a group that combines peer-to-peer lending and peer-to-peer banking (Srinivas, 2015). Stokvels are an example, as well as other types of more traditional credit and savings institutions.

The peer pressure model uses moral and other linkages between borrower and project participation and makes sure that the loan is paid back by borrowers in the group who have participated in the microcredit programmes (Srinivas, 2015). Peers might be other people in the borrowers’ group. Repayment from all members ensures that more members receive loans and vice versa, meaning there is pressure on the initial member to repay back the loan.

Usually, the people who assist in ensuring the repayments of all members are trained by the institution and such members include community leadership of NGOs, and field officers (Srinivas, 2015).

The Grameen banking model is based on the voluntary formation of groups which are usually more than five members, to provide mutual, morally necessary group guarantees in lieu of the collateral required by the conventional banks (Srinivas, 2015). This model deserves more detailed attention because of its broader influence on microcredit and microfinance (Srinivas, 2015).

3.2.5.1 *The Grameen Bank*

The Grameen Bank of Bangladesh is one of the country's largest microcredit institutions. Yunus, the founder of the Grameen Bank, conducted an experiment in a village near Chittagong University in 1976 (Yunus, 1999). He started lending small loans to women without collateral. He noticed that the customers benefited from the credit which helped them to start up their small enterprises, such as weaving bamboo baskets, rice husking, and a variety of other income-generating projects (Yunus, 2003).

The Grameen Bank is an organisation of the Community Development Bank that provides small amounts of money without demanding collateral in order to access loans (Banerjee et al., 2017). This bank has been in the forefront in development agendas, showing potential to reduce poverty by providing credit to poor households and to create opportunities for self-employment. Women who started small enterprises not only earned money for survival and improved their standard of living, but also gained knowledge, establishing their right into the society and country wide (Kabeer, 2017).

The Grameen Bank was awarded the Nobel Peace Prize in 2006 for its millions of loans to the poor. The bank then became Bangladesh's largest provider of microcredit. The Grameen Bank was replicated in many parts of the world and became a global model. The Grameen Bank employs various techniques to bring services to the village level, such as encouraging and motivating underprivileged groups, using group guarantees, and obligatory savings utilization, transparency of credit communications, intensive borrower's supervision, and decentralized and cost-effective processes (Yunus, 2003). As a result, microcredit is expected to provide numerous opportunities to improve women's lives.

It is worth noting that another bank on the Indian subcontinent offers microcredit and savings to entrepreneurs, particularly women (Datta, 2003). To avoid corrupt banks, moneylenders, and other middlemen, the Self-Employed Women's Association (SEWA) established its own bank, the Shri Mahila Sewa Sahakari Bank, or SEWA Cooperative Bank, in 1974 (ibid.). SEWA offers microcredit, or microfinance, to its members through the bank, which many believe increases micro and macroeconomic output by lending to individuals to start businesses, finance homes, and in a variety of other ways to establish oneself (Datta, 2003).

3.2.6 Microcredit and Employment Opportunities

One major role of microcredit is to provide small loans to poor people so that they can be self-employed and in turn generate income for themselves. These incomes allow beneficiaries to pay for their basic needs and those of their immediate families (Karim, 2012). The SMEs create employment, increase the number of goods and services in the economy and their possibility to become exporters, thus becoming key role players in the growth, and development of the economy. Hence the benefits of microfinance have been noted as economic development, job creation and poverty alleviation (Karim, 2011). The most commonly reported effects of credit on the individual level are employment and business growth effects. Effects at enterprise and household level are income, poverty alleviation effects; education effects and women's empowerment which further contribute to economic growth (Vaessen et al., 2014). However, there are views that credit alone is not enough to alleviate poverty, thus there is a need for other non-financial services such as business training, savings and other services besides the small loans (Hadi et al., 2015).

In terms of the relation between microcredit and employment; it is argued that microcredit can alleviate poverty through the logic that it creates more employment opportunities for other household members thus reducing poverty at household level (Khan & Khan, 2016). Also, if the marginalised are well educated, well-trained or well-equipped with the necessary skills, they could achieve better status and be able to improve their employment opportunities, improve their health and further contribute to economic growth (OECD, 2012). Furthermore, this argument supports claims that microcredit can decrease unemployment, also decrease poverty and thus improve the quality of life among the poor especially women (Hussan et al., 2017). As a result, it is critical to discuss microfinance institutions and other institutions that provide credit to beneficiaries in order to understand what services they provide and to whom.

3.3 Critiques of Microfinance and Microcredit

Microfinance was designed to transform its clients' businesses by providing them with capital to earn an income while also alleviating poverty (Yunus, 2016). As a result, it is regarded as a beneficial financial service rather than social transformation and economic intervention (Mossman, 2015). It can be argued that microfinance has lost its proper scope by focusing on the institution's profitability rather than on alleviating poverty among its beneficiaries (Hulme & Maitrot 2014). Microfinance pioneers claim that they were assisting small-scale enterprises in overcoming financial constraints and drastically increasing their profit and that of their customers. However, microfinance has its own negative impact and Karim (2014) argues that microfinance may be harmful. While the majority of studies argue for the benefits of microfinance, the reality is that there are some who oppose it. For example, according to a study conducted by Ukanwa et al. (2017), rural women appear to benefit less from microfinance than they anticipated. D'Espallier et al. (2013) have observed that rural areas cultural norms make borrowing and saving difficult for women. These various findings have sparked numerous discussions about microfinance, particularly about women and poverty.

The impact of women's domestic responsibilities and childcare on their ventures has been addressed in the existing literature (Ahl, 2006). It is important to note that the issue has been discussed in terms of a negative outcome. In one study it is emphasised that for one woman despite her severe physical condition, she was the one who had to complete all of the laborious work in order to meet patriarchal expectations regarding the domestic mode of production (Roomi & Parrott, 2008). This story is likely to be typical.

Tucker (2006) criticizes the Grameen bank model for creating a debt deception for the poor by charging high interest rates, encouraging debt shifting through belligerent debt collection strategies, and infringing on the privacy of the marginalised through its peer pressure model. It is also argued that the low interest rates attract more borrowers or the number of times women access credit and so they become trapped in the cycle of debts (Rhyne, 2001). Das (2009) argues that even if microfinance can have positive effects on women empowerment it can also lead to exploitation and over-indebtedness of the poor. Furthermore, an evaluation study of Grameen Bank microcredit schemes on household incomes discovered that beneficiaries failed to contribute meaningfully due to small loan sizes, short repayment periods, and other external influences such as poor opportunities and socioeconomic conditions (Debnath & Mahmud, 2014). In addition, some scholars observe that microfinance

may perpetuate the household's existing unequal power relations (Goetz & Gupta, 1996: Rahman, 1999). In spite of these critiques there is a wealth of literature which claims the scheme has benefits, especially for women.

3.4 Microfinance and Women

Microfinance is thought to be beneficial, especially for women, but it is also said to improve gender equality while empowering women. Women are frequently regarded as poor and are the target of microfinance, making them the majority of loan beneficiaries. Women are the entry point of many households because they spend more in the welfare of their families than men. This includes health care, education, clothing, shelter, and other household goods. As a result, women are an appropriate target group for poverty alleviation, with the social impact of development strategies such as microfinance being maximized. Khanam (2018) and Yunus (2003) discuss microfinance as a strategy for empowering disadvantaged people around the world with the goal of alleviating poverty, among other things. In terms of gender, microfinance is viewed as a tool for allowing women to live a more contented life, free themselves from household constraints, and gain access to the outside world. This can also be attributed to women's individual characteristics, such as economic activity, individual choice, and productivity, with the goal of empowering them through changes in gender relations and power structures (Bisnath & Elson, 1999).

The following section discusses microfinance and poverty, microfinance and female empowerment, and how microfinance and education can improve gender equality.

Understanding women's better lives is primarily concerned with poverty, strategies for improving their well-being or standard of living, and communities (Sneeringer, 2017).

Because there is no universal definition of poverty, this study defines poverty as a person's inability to meet basic physical needs such as food, clothing, and shelter. An individual is considered poor if their income falls below the level required to meet basic needs (Kamruzzaman, 2014), and the term "poor" is sometimes used to refer to people who are unable to obtain credit from commercial banks, typically due to a lack of collateral or guarantees (Moseley, 2001). However, a broader perspective defines poverty in terms of individuals who are deprived of their capabilities, with the goal of alleviating poverty by improving the poor's experiences (World Bank, 2012c). From this perspective, poverty is the deprivation of opportunities and the ability to improve one's life and choices (Sen, 1985;

1999), and of the ability to participate successfully in societies (Chambers, 1994). Sen (1985; 1999) is considered the founder of this perspective. He further contends that the correct approach to assessing people's well-being is their ability to live a life that we have reason to value, rather than their wealth of resources or subjective well-being. However, before we can begin assessing people's capacity, we must first determine which functions are important to a good life, or we must specify an assessment procedure to determine this. As a result, while this study acknowledges that this approach is concerned with people's well-being, in my study, as discussed, I have used the concept *Buen vivir*.

The literature indicates that women have been able to take themselves out of vulnerability and poverty by using credit in a sustainable way (Banerjee et al., 2017; Morduch et al., 2002). Al Mamun et al. (2014) in Malaysia discovered a positive impact on household income and poverty reduction in Malaysia, whereas Ghiliba et al. (2014) discover a positive impact on household expenditure.

However, other researchers in Sub-Saharan Africa discovered that microfinance does not automatically alleviate poverty and has a number of negative consequences (Rooyen et al., 2012). As a result, it is evident that microfinance mechanisms are different among different countries, as well as in rural and urban areas of the same country. Such differences may be caused by factors such as group solidarity, business size, financial service, and financial management skills. Thus, the impact is found to be greater in rural areas, indicating that access to business training affects women's household income and that women with business knowledge are able to make profit and increase their business returns (Armendáriz de Aghion et al., 2010). For this reason, access to credit is still seen as a vital tool for economic empowerment of poor people and to alleviate poverty (Akhter & Cheng, 2020).

Women's empowerment has attracted many development agencies as a strategy for poverty alleviation and a development agenda that can successfully better people's lives (World Bank, 2015). It can be observed that when women's socioeconomic conditions improve, empowerment is enhanced through microfinance interventions (Akhter & Cheng, 2020). Mayoux (1999) argues that microfinance by itself generates economic, social and political empowerment without it being considered necessary to develop explicit strategies to address other scopes of poverty or gender. Indeed, one scholar asserts that microfinance programmes came as development approaches to ensure that gender becomes a lens to facilitate the power within, power with and power to, so that women can change social actors and structures in

order to have equal development opportunities (Cornwall, 2016). However, it is extremely difficult to assess women's empowerment because it is typically defined by a specific cultural context. Therefore, one of the projecting definitions of women's empowerment is the expansion of people's ability to make strategic life choices in situations where they were previously deprived (Kabeer, 1999). Women's empowerment in relation to microfinance has received a lot of attention in the context of microcredit schemes.

Women who participate in decision-making processes have the ability to contribute to their household's well-being (Duflo, 2012; De Brauw et al., 2014). Thus, economic influences could improve empowerment. Furthermore, microcredit has the potential to make a significant contribution to gender equality by promoting sustainable livelihoods and better working conditions for women (Noreen, 2011). Access to microcredit as part of microfinance services for women may thus result in changes in attitudes such as increased self-reliance, power relations within their households such as control over resources, and social status. Empowerment strengthens innate ability by gaining knowledge, power, and experience (Vaessen et al., 2014). Hadi et al. (2015) assert that when combining the financial services, such as training and loans, they have the potential to empower beneficiaries by assisting them in developing the business skills and entrepreneurship understanding that is needed to carry out their daily activities. Furthermore, education and access to financial services are regarded as critical to the long-term viability of microfinance programmes (Wamaungu, 2011).

3.4.1 Argument on Women, Poverty and Economic Growth

Women are often categorised as marginalised, especially among the poor who lack resources as compared to men and are the primary target of microfinance loan beneficiaries (Rahman et al., 2017). Women are thus a suitable target group for mitigating poverty and take full advantage of the social impact of developmental strategies for many developing countries (Brana, 2013). Thus, there are many development programmes aimed at alleviating poverty and enhancing many informal sectors that are used by women to earn income through the provision of credit. Women are the entry point to household security, as they generally contribute more in the welfare of the family compared to men. For example, women take care of expenses for education, health care, clothing, shelter and household items. Subsequently, women are a lower credit risk and there are greater possibilities that they will share the benefits of the loans with other family members, especially children (Vaessen et al., 2014).

It is argued that microfinance can lead to national economic growth because it can help to grow small, medium, and micro businesses, which then contribute to the national economy through job creation, income generation, and wealth creation (Peprah, 2012). Thus, by providing financial assistance to low-income households, microcredit helps to rebuild social and economic structures at the grassroots level (Rahman et al., 2017). Furthermore, it is argued that microfinance services lead to women's empowerment by empowering women's decision-making and power in their homes and socioeconomic status (Kato & Kratzer, 2013). Microfinance allows women to achieve financial independence, which can lead to increased learning opportunities as they become more aware of how to improve their lives. These are all indicators of empowerment.

3.5 Microfinance as an Empowerment Tool

Many scholars of microfinance focus on the role microfinance plays in empowering small women's businesses and providing them with self-employment because women are the main beneficiaries of microloans in many countries (Khavul, 2010). Microfinance institutions as mentioned predominately target women businesses because females generally have higher repayment rates than men (Mayoux, 2001). Some scholars argue that microcredit is a positive way to promote women's empowerment and has positive consequences for the entire society (Singh, 2018). When women increase their household's income, they also increase their household education enrolment because parents spend more money on children's school fees and other household expenses (Doan, 2014).

Empowerment generally refers to action over one's life and having equal opportunity to be involved in community activities (Kabeer, 2005). It can happen at individual levels and is about increased autonomy, choice, agency, self-confidence and self-esteem. For example, women could achieve the above collectively through questioning and changing their subordination status with gender, collective mobilisation and many other strategies.

Individual and collective empowerment is internally connected and none can happen without the other or at best is difficult to achieve independently of each other (Sen, 1993). Therefore, empowerment is closely related to individual capabilities such as knowledge, education, credit and other resources that provide opportunities to make choices that would improve one's life. People should be equipped both as individuals and as a group with requisite skills and information on how to participate meaningfully in order for them to achieve their full productive potential, economic investment and growth (World Bank, 2015). Thus,

empowerment is an instrument for understanding what is needed to change the situation for women and or disadvantaged people in society (Herath et al., 2015). In this regard, financial services are significant for increasing women's participation in credit programmes that will enhance their livelihoods. Women's empowerment is a process by which women gain power and equal opportunity to pursue personal, economic and social activities, and participate equally with their male counterparts (Cornwall, 2016).

It is important to note that there are other sources where women could access credit besides through microfinance institutions. Dlamini and Dlamini (2021) discover that women had other sources of capital to start income generating projects, such as NGOs, members of parliament and the government which is encouraging. A similar sentiment is revealed by Henriksson and Karlsson (2008) who state that women are sometimes assisted by family members in starting businesses to improve their lives. Women who participate in microfinance initiatives may gain the knowledge and skills necessary to make informed decisions in their everyday lives, as well as bargaining power, thereby enhancing their education.

3.6 Women and Education

Education activities, when combined with credit services, have the potential to empower beneficiaries by assisting them in developing the essential entrepreneurship knowledge and business skills required to function in daily life activities (Valerio et al., 2014). Despite the variety of microcredit schemes, many have two characteristics in common: they target poor women and frequently rely on some form of group lending to ensure loan repayment. Women are also a target because they are known to be uneducated, and thus the training and skill development that comes with microfinance as non-financial services are deemed important (Kato & Kratzer, 2013). Training and skills development are part of learning as a means of personal development and social progress for business growth. Training increases entrepreneurs' exposure to microcredit, credit amount, size, and strength of social capital. Training is thus the process of acquiring knowledge through learning. As a result, learning is a critical component in promoting employment and economic development (OECD, 1997 p.13).

Learning in such training is difficult to define precisely as it covers a broad range of knowledge and skills that are carried out in a reflexive and interactive manner, and can take unexpected turns. It is argued that overcoming developmental challenges such as poverty,

income inequality, and unemployment can be accomplished through education (Brijlal, et al., 2013). The learning does not stop with the training, however, because women continue to learn from one another, which can have an impact on their overall well-being. Learning is a component of education, and the education component is concerned with financial education. Financial education includes topics such as financial management, financial literacy, the importance of saving, and how to save (Hadi, et al, 2015).

Education with a microfinance approach is expected to result in a productive economy and a family supported by all members of communities. Everyone has the same opportunities to improve their lives. According to the literature, education is a human capital investment that increases an individual's productive capacity (Mago, 2014). Increased productive capacity will boost output and reduce poverty by increasing output, income, and employment. Therefore, Mago argues that good credit programmes and literacy levels ensure that participants move from informal institutions into the formal economy resulting in a net positive impact on both human and physical assets (Mago, 2014). Beneficiaries are thus accustomed to growth and transformation. Thus, microfinance with appropriate education meets each individual's learning needs while also empowering poor beneficiaries to run viable businesses and, most importantly, these clients are able to repay the loan (Hadi, 2015). Education and microfinance are thus deemed an important approach to empowering the poor in any country especially women.

3.7 Empirical Studies on Microfinance and Women's Empowerment

Women's empowerment has been considered to be an achievement in the development process for women (Sen, 2001). There are a number of empirical studies with different findings about microfinance and women empowerment that I shall discuss below.

In Ethiopia, Urkato (2012) finds that participation in a microfinance project did not ensure women's empowerment because of other cultural factors, such as the husband's belief in traditional male authority structures and the level of education of the husband. These played major roles in determining whether acquisition of income from microfinance could empower a woman in the Tigray State of Northern Ethiopia.

Al-Shami et al.'s (2021) study in Yemen on socioeconomic development and women's empowerment in developing countries examines the impact of the Al-Amal Bank microcredit on women empowerment in Yemen, a poor Middle Eastern nation. Household surveys were

used to collect a data set of primary and secondary data. The study examines how microcredit interactions affected several Yemeni women's empowerment. It also expands the empowerment theory by explaining how access to microcredit influences a variety of aspects of women's economic and social empowerment. Further, the family and social traditions are examined reflecting how shared and family rituals affected microcredit impacts on women empowerment. This study highlights that microcredit had a negligible effect on women's empowerment. Nevertheless, it reveals that microcredit had a significant positive effect on monthly household incomes and accumulated asset values. This study was conducted in a country governed by patriarchal systems. However, it examines the socioeconomic status of women in terms of the impact on monthly income, accumulated assets, and lifestyle without considering the effects that might arise from this type of system. This may have had an impact on women's empowerment. My research will thus take into consideration the effects of patriarchal systems when women narrate their experiences with regard to the fund's loans to improve their lives.

Karim (2014) discovers that wage labour, rather than individual entrepreneurship, was more effective in empowering women as economic actors. He also discovers that factory work had greater potential for mobilizing workers to fight for better benefits and working conditions. This is due to the fact that the nature of factory work fosters an environment in which workers can organize collectively for change. Workers can also identify factory owners and western buyers as exploiters and mobilize for better wages and working conditions. In contrast, entrepreneurship promotes the concept of the individual entrepreneur, while microfinance conceals the capitalist oppressor, the microfinance institution, which extracts loan repayments at often exorbitant rates. In this situation, women can become trapped in debt cycles, taking out one loan to repay another, which, combined with a variety of other cultural and social factors, simply reinforces their poverty, inequality, and, ultimately, powerlessness. Individual entrepreneurship focuses on the individual rather than the group. Therefore, in times of strife over loan defaults in rural communities, women are frequently isolated from the group and vulnerable to the microfinance institutions. Furthermore, while female entrepreneurship occurs in rural society, microfinance loans have primarily benefited men and the rural middle class, rather than the targeted women (Karim, 2014).

3.8 Studies on Microfinance in General

Alam et al. (2015) investigated the role of Islamic microcredit in the achievement of Maqasid Al-shariah in Malaysia. This study relies on primary data gathered from Amanah Ikhtiar Malaysia borrowers through a questionnaire survey. The survey was carried out in the states of Sabah and Peninsular Malaysia from July to December 2013. The study examines the socioeconomic roles and outcomes of microcredit and microenterprise from the standpoint of the five Al-daruriyyat principles from Maqasid Al-Shariah. This study collected data from female participants who were current and former beneficiaries in seven branches. Amanah Ikhtiar Malaysia is one of Malaysia's largest financial institutions and a successful microcredit organization (Alam et al., 2015). Their findings indicate that the institution's microcredit program had a positive and enhancing effect on clients' livelihoods. This effect is reflected in the beneficiaries' well-being assessment. However, the study's conclusion states that the majority of microcredit recipients claim that their participation in the microcredit program did not help them gain additional knowledge and business skills (Alam et al., 2015). This research improved my understanding of microfinance and its impact by looking into the benefits it generates for the woman and their communities. This is shown by the results of the well-being assessment which include improved income and dietary intake.

In a study conducted by Andrews (2019), the lived experiences of women who participated in sewing programme in Apopa, El Salvador were explored. The goal of this study was to learn about the women's personal stories, their difficulties, and other aspects that they found empowering as a result of their participation in the sewing program. A qualitative case study is used in this study to better understand how women who participated in the sewing programme performed, and how they were empowered through microfinance. Andrews is intrigued by each woman's account of her personal experiences in the program. In my study, the participant's told their life stories from birth till they were part of the fund. They described the struggles they faced, their level of education, understanding the financial challenges and their life in general.

Malterud et al. (2015) used eight participants for a qualitative case study to gain an in-depth understanding of women's perceptions of their participation in the sewing program class. The study finds that the lessons they received from their teacher helped them succeed because they were taught and encouraged to learn sewing skills, as well as guidance, respect, and self-efficacy (Haugh & Talwar, 2016). As a result, it is assumed that the knowledge gained during

the sewing project would assist them in developing their assets to change their situation and become self-sufficient. This study is similar to my study as it uses a qualitative case study approach, to understand participants' perceptions of their experiences. This study enabled me to better understand from women stories how microfinance has improved their lives through embarking on economic activities. According to Haugh and Talwer (2016), economic empowerment resulted from obtaining a loan, which in turn may influence decisions about how to use the income received and may also increase confidence and physical well-being.

Hadi, et al., (2015) examine how education and microcredit have been combined to reduce poverty in Bandung City, Indonesia. This study makes use of two semi-formal microfinance institutions in Bandung City. The findings of this study reveal that educational activities, when combined with credit, can empower clients by assisting them in improving their entrepreneurship knowledge and business skills, both of which are required to operate in day-to-day life activities. In this regard, each individual's learning needs were taken care of and the poor beneficiaries were empowered to run sustainable businesses, and most importantly, these borrowers were able to repay their loans.

Losneslokken (2014) explores the relationship between women's perception in microfinance programmes and their self-perceptions in Ganja. The purpose of the study is to provide women involved in development interventions a voice and to allow them to say how microfinance as a strategy affected their lives and their perceptions of themselves. Women in this area continue to fight against poverty, have limited access to basic services and suffer the re-occurrences of traditional gender stereotypes. A qualitative study is used on women's self-perception in order to gain insight into these women's point of view. A case study design is used.

Similarly, Bryman (2008) uses a single case study design. The aim of the qualitative study is to gain in-depth information of women in Ganja and gain more insight into their experiences on how microfinance affected them. The sample was chosen at random at the Ganja branch office using convenience sampling. The participants were interviewed using semi-structured interviews with women who had been or are currently beneficiaries of the Viator Microcredit Bank in Ganja. Looking into their personal characteristics they had limited personal, economic, social, and political freedom as a result of stereotyping, and this resulted in a decline in their earning capacity and income levels. The study's participants were eighteen female Viator Microfinance Bank clients from Ganja and they were sampled from different

branches that were chosen at random. Data was gathered through semi-structured interviews with female clients over the age of 18 at the Victor Microcredit Bank. During the interviews, data was recorded and later transcribed, and the data was analysed using an inductive approach. According to the findings of this study, women beneficiaries of Viator Microcredit Bank in Ganja improved their self-perception as a result of their participation. The findings will assist in my analysis to better understand how women perceive being a beneficiary of microfinance.

Akhter et al., (2018) examine the impact of women's empowerment through microcredit in rural areas of Bangladesh. Administered questionnaires were used to collect data from 324 rural women from six villages in the district. Descriptive statistics were used to investigate the role of microcredit in their empowerment. According to the findings, microcredit programmes improved their economic situation and increased their ability to contribute to household decision making (Pitt et al., 2006). According to the findings, microcredit programmes improved women's economic conditions and increased their ability to participate in family decision-making processes. These findings, as supported by Pitt et al. (2006) assert that microcredit recipients are more capable of making household decisions as well as economic decisions in their lives.

In Ghana, Addai (2017) analyses the impact of microfinance programmes on the economic and social empowerment of women in Ashanti, Greater Accra, and the central, eastern, and western regions of Ghana. Purposive sampling, a type of probability sampling (Neuman, 2006), was used in this study. The sample size was determined by selecting 100 female participants from each of the five regions, for a total of 500 participants. When specific characteristics of the clients being sampled are required, the non-probability sampling technique is necessary (Zikmund, 2002). To collect data, a structured questionnaire was used.

Addai (2017) concludes that increased access to microfinance is more likely to lead to increased chances of women's economic empowerment as well as increased chances of women's social empowerment. The study also establishes that such a relationship is dependent on the women's marital status and education, whereas age has no impact on both economic and social empowerment of women as a result of microfinance.

In Bangladesh, Abdullah et al., (2015) examine the impact of child marriage on women's economic well-being using cross sectional data. This study was conducted because child marriage is a serious social problem which can exacerbate the prevalence of domestic

violence and weaken women's empowerment. A quantitative study was used and a probit model was chosen as it was well suited for the binary dependent variable of being engaged in child marriage or not. This study used secondary data, and the original dataset was employed to retain 2035 participants from a demographic health survey which was conducted in 2007. Data was collected through a survey from the 2035 participants as a sample (Abdullah et al., 2015). This survey was designed to gather microeconomic data from female household's members which were their demographic and socioeconomic variables. Two indices were developed: one was to measure economic empowerment and the other to present domestic violence. Further, this study examines the impact of women as beneficiaries of the microfinance programme using the indices, which includes domestic violence and economic empowerment. An indicator variable of domestic violence was developed to measure whether a woman faced one or more of the seven types of domestic violence in the twelve months preceding the survey. The result indicates that women who got married as adolescents were significantly more likely to experience domestic violence and had lower levels of empowerment. The findings also confirm that microfinance empowered women in Bangladesh, with the exception of women who had experienced child marriage. Younger wives faced increased inequality in the household due to their relatively lower bargaining power.

The results also reveal that poor women faced a higher incident of domestic violence compared to women from wealthier families. The social conditions and poverty translated into a lower contribution or lower perceived contribution to the household bills and income by the women, which in turn made them more vulnerable to violence as they could not survive independently. In particular, the domestic violence faced by younger wives was a vicious cycle, where they were caught up in poverty and the inability to get out of the trap because of low bargaining power and little economic opportunity. The implication here is that microfinance alone cannot empower women. Other factors, like the respect men have for women, contribute to the level of empowerment women obtain through microfinance (Abdullah, et al., 2015). It is important to see if similar findings might arise in my own study.

In Nigeria, Ukanwa et al. (2017) explored the perception and experiences of rural business women in microfinance, in a context of the poorest and where economic initiatives are suppressed. The study was conducted in Nigeria's most poverty-stricken areas in the South-East, in two villages: Ebonyi and the Abia States. The study used a purposeful sampling, and also snowballing techniques. In this study the sample size was 15 rural women participants

aged 18 and above. The participants were engaged in different enterprise activities. Data was collected using observation, focus group discussions and interviews. The study ended up with 10 face-to-face interviews. According to the study findings, poor entrepreneurial women prioritize survival, putting food on the table, and paying school fees over business growth. They regard microcredit as a form of debt and a significant risk that could result in irreversible losses. Family responsibilities for basic household consumption needs can impact their ability to repay loans, and perceived risks of microcredit may outweigh potential benefits. As a result, such findings might be expected in my study, given that some of the women in my study came from impoverished communities with limited economic power.

3.9 Microfinance in Eswatini

Microfinance institutions in Eswatini provide clients with other services such as support with group formation, training in financial literacy and management, skills training and legal advocacy among some borrowers. In Eswatini there are three types of microfinance institutions: the formal, semi-formal and informal source of credit (Dlamini & Mohammed, 2018). The formal sources of credit are frequently defined by their ability to provide credit from commercial banks such as Nedbank, Swazi Bank, First National Bank, Standard Bank (Finmark Trust, 2017). Formal financial institutions offer loans to the poor and to SMEs (Osano & Lunguitone, 2016) and have certain requirements including proof of collateral for borrowers to qualify for the credit products. Financial independence is highly connected to securing better lives and empowerment with other ventures in social development. The Swaziland Poverty Reduction Strategy Action Plan (Government of Swaziland, 2007) has made commitment to support various initiatives that are targeted at alleviating poverty, gender equality and women empowerment. In this regard, the government has developed policies, strategies and legal frameworks and institutional mechanisms to advance gender equality and equity and women's advancement agenda as it was discussed in Chapter 1.

These economic initiatives have led to the government organisations and NGOs and private stakeholders to introduce and operate credit programmes that improve the lives of the disadvantaged especially women. In Eswatini, like many microfinance institutions, women are targeted for this service because they are more credit constrained, and often lack collateral, have limited access to wage labour market, have less power in household decision making processes and have a better repayment record than men (Beck, 2015). The National Development Strategy (Government of Swaziland, 1999) emphasises rural development in

order to increase women's participation in income generating projects. To this end rural income-generating activities are funded by microfinance institutions and promote women's well-being.

The government and other development stakeholders have implemented various policies and programmes to assist in alleviating poverty, high unemployment rate and increase economic growth of the country. This includes the establishment of the Inhlanyelo Fund. The establishment of Inhlanyelo Fund is not a new development, as the Microfinance Unit was established in September, 2010 by the Ministry of Finance (Mngadi, 2016). The unit aims to facilitate the development and sustainability of the microfinance sector in Eswatini (Finmark Trust, 2017).

The Enterprise Development Fund was established in 1995, to foster enterprise growth through the provision of SMEs. The fund grew to be a private institution: FINCORP. The Youth Enterprise Fund was established in 2009 and aimed at reducing youth unemployment through the provision of business capital for qualifying young people, associations and companies. This study is interested in exploring women beneficiaries because it reaches the poor in their communities without collateral requirements for loans, such as a bank balance, proof of residency and business plans.

3.10 Studies on Microfinance in the Eswatini Context

In Eswatini, Mngadi (2016) investigates the role of microfinance institutions in entrepreneurship development. The results indicate that microfinance institutions are still focusing on the provision of credit and credit facilities, which aim at positive effects on capital assets rather than the overall welfare of the entrepreneurs.

Mngadi (2016) argues that small businesses in Eswatini face many challenges such as lack of business management skills, a lack of business literacy, or accounting practices, lack of a market for products, a lack of sufficient funds, high interest rates payable on short loan terms, a lack of growth in tourist/market diversification, overregulation, and a lack of accountability. This study uses a mixed method that employed a parallel data gathering technique where both qualitative and quantitative were used simultaneously. These approaches are used to assess microfinance institutions and small to medium businesses along the Manzini–Mbabane corridor. The study reveals that there is a significant relationship between entrepreneurship and economic growth in a country as beneficiaries use the credit facilities to increase their

businesses mainly through the acquisition of assets which also tends to have a positive return on investment (Mngadi, 2016). However, the study's results show a gap that microfinance institutions need to focus on: the facilitating of training on business skills and management. Lidgerwood (2013) concurs with Mngadi that microfinance institutions should not only focus on credit for the venture. There is a solid trend of innovations which has led to a grouping with non-financial services, including business training which is an education aspect.

Hlatshwako (2012) asserts that SMEs play an important role in the economic growth of communities through employment creation, innovation, poverty alleviation and general well-being of the people. The main aim of her study was to investigate factors that contributed to the success or failure of SMEs. The study uses a qualitative approach to explore the challenges facing SMEs in the Manzini Region. It aims to gain an understanding of the SMEs participants view point. The sample size for the study is 25 participants. Semi-structured interviews were conducted using interview guides. The results reveal that lack of access to financial resources, doing similar businesses and high operating costs were a major challenge faced by SMEs. The findings also indicate that the SMEs are not getting enough support from the government and other development agencies. The methods used in her study are similar to my study as it was a qualitative study in the Manzini region. Further this study reveals that SMEs experience a lack of financial resources, lack of diversification and high operating costs as major challenges. These issues might be similar to the women beneficiaries of my study because they also fall under SMEs.

Dlamini and Mahomed (2018) identify the factors that influence agricultural SMEs choice of credit sources. Their interest is to understand the factors that influence farmers' credit decisions in order to improve and democratize financial services often used by SMEs. The study used data from the Finmark Trust (2017) which includes 3,024 Eswatini SMEs chosen using a two-stage stratified random sampling method. In 2016, 87 of these SMEs in the agriculture sector were able to obtain credit from informal, semi-formal, and formal service providers. The study findings reveal that keeping records of the business, the loan size necessary to start a business, the size of the business, the age of the business person, and interest rates are important factors that affect the agricultural SME owners' selection choice from formal, semi-formal or informal credit providers. Business persons who are not able to do the accounting management practise are more likely to depend on informal credit institutions. As a result, policies that focus on informal sources of credit such as ROSCAs

and stokvels are required as well as a policy that ensures that semi-formal financial institutions do not transform into pseudo-formal institutions, such as profitable banks.

In this study there are many different aspects that could enhance my understanding of the Inhlanyelo Fund findings, such as keeping records of the business, the loan size necessary to start a business and the age of the business person, and interest rates. These issues might have an impact on how women feel the fund has affected their lives and that of the businesses. Business profits determine the income women receive in their business which is expected to be used to improve their lives. As a result, some participants may use this money to invest in ROSCAs.

3.11 Studies on Microfinance and Women in Eswatini

In Eswatini the statistics on poverty indicate that there is a need for the country to further alleviate poverty with the aim to improving the lives of the people, especially women (CSO, 2017). Microfinance and all other strategies to better the lives of women have shown little signs of effectiveness (Government of Swaziland, 2016). Microfinance emerged as a strategy for economic survival in the lives of the poor especially women (Banerjee et al., 2017).

Most of the reviewed literature focuses on the impact of access to microcredit programmes on women's empowerment. They provide successful stories, whereas there are limited studies that explore the unsuccessful stories and when they are done they are not explored in depth. Vaessen et al. (2014) note that there are limited studies that have explored the experiences or perceptions of women who benefitted from microfinance institutions.

Brixiová and Kangoye (2019) analyse the role of networks in women entrepreneurs' access to start-up capital and firm performance in Eswatini, which has one of Africa's highest female unemployment rates. Women entrepreneurs start their businesses with less start-up capital than men and are more likely to fund it themselves, reducing the size of their firm and sales level. Women with a higher education, on the other hand, start their businesses with more capital than their less educated counterparts. All SMEs listed in the Ministry of Commerce, Industry, and Trade's 2010 SME directory were included in the sampling frame. Face-to-face interviews were used in this study. It was carried out in Mbabane, the capital, as well as other cities in the Hhohho and Manzini regions. These regions were chosen because of (i) high entrepreneurial activity and (ii) potential to become Eswatini's growth corridor, and in order to generate positive discharge effects to the rest of the economy. The findings also revealed

that, on average, women in Eswatini start their businesses with less capital and are more likely than men to fund them themselves. At the same time, education acts as a mitigating factor, as women with higher levels of education have greater access to start-up capital than their less educated female counterparts. Women who receive support from professional networks have higher initial capital, while those trained in financial literacy often access external funding sources, including through their networks. When it comes to accessing capital, women entrepreneurs in Eswatini rely on their relatives and social capital more than men. The findings suggest that policies promoting women's entrepreneurship should go beyond simply improving the business environment, and should include proactive measures such as building networks of female entrepreneurs and funders, as well as financial literacy training. This study provides evidence for the beneficial role of networks in obtaining start-up capital and improving firm performance. As a result of this study, I conclude that networking is important, and in my research, I am interested in learning from the participants' experiences about whether networking has benefited them or not, as beneficiaries of the fund have the potential to network. What has not been covered however is the learning process that women go through in the Eswatini microfinance studies. My study aims to fill this gap through the theoretical framework of experiential learning supplemented with the concepts of buen vivir and ubuntu.

3.12 Chapter Summary

Microfinance and microcredit main services aim to provide credit to the poor; thus, these concepts are sometimes used interchangeably. However, microfinance provides a broader range of services that includes savings, training, and insurance. Microfinance institutions provide comparable products and services in almost every country. The methods of delivery differ from one institution to another but major services such as credit and savings, are similar. Access to microfinance is explained as the choice to use the services. Accessibility to microcredit takes different forms ranging from individual, group lending, and credit unions to self- help organisations. Looking at these different forms of finance, there is agreement that microcredit gives access to credit for businesses but is also used for general household expenditure or other expenses. Some literature concurs that microfinance has empowered women while other literature argues that microfinance has made women worse-off. In this regard women feel that microfinance has affected their lives differently. For example, the loan facility renders the beneficiaries able to improve their income levels and also better the welfare and well-being of their family members with such income.

Furthermore, women have different perceptions and experiences about microfinance. One woman's view was that microcredit programmes improved women's economic conditions and enriched their ability to contribute to their family decision-making processes. In addition, microcredit beneficiaries are more capable of taking household decisions making as well as participating in the economic spheres of their lives. This study will explore the feelings of women beneficiaries of the Inhlanyelo Fund in terms of how the fund has affected their lives. Although other studies discuss experiences, they do not do a granular analysis into the learning experiences of rural women with such funds. I shall therefore be filling this gap in understanding how the women in the funds learn, with a focus on experiential learning.

Chapter 4: Research Design and Methodology

This chapter gives an overview of the research design and methodology employed in this study as well as how methods were used. The chapter covers the following aspects: research paradigms, research approaches, research style, sampling procedure, data collection and analysis methods and my positionality.

4.1 Research Design

The research design is a comprehensive strategy that is carefully selected to integrate the various mechanisms of the study in a clear and logical manner, ensuring effectiveness in addressing the research problem. It serves as the blueprint for data collection and analysis (Creswell, 2014). The research design, which I used, comprises several components, including the paradigm, approach, case study style, methods, sampling, and data analysis. In my study, I adopt the interpretivist paradigm which is explained below.

4.1.1 Research paradigm

Fundamental beliefs in research paradigms are based on ontological, epistemological, and methodological ideologies that have piqued the interest and arguments of various scholars. According to Guba and Lincoln (1994), the paradigm is fundamentally linked to the philosophies of ontology, epistemology, and methodology. These ideologies are explained based on how the investigator describes the truth and reality (ontology), the process by which the investigator comes to know the truth and reality (epistemology), and the method used to conduct the investigation (methodology). According to Guba (1990), the interpretivist paradigm can be distinguished by ontology (what researchers understand to be the nature of reality and existence) and epistemology (the nature of knowledge and how investigators know things or create new knowledge). I discuss the interpretivist paradigm from an ontological and epistemological standpoint.

Ontology of an Interpretivism Paradigm

Ontology is concerned with the nature and reality of the world around individuals, as well as what is known about it (Ritchie et al., 2013). Ontology takes different positions on reality, and Interpretivist research hold the view that reality is subjective and varies from individual

to individual (Parahoo, 2014). Realities are influenced by senses and manifest when consciousness interacts with objects that already have meaning for the individual (Ritchie et al., 2013).

Epistemology of an Interpretivist Paradigm

Epistemology is defined as our understanding of reality as it is socially created by human actors, as well as by people's perceptions of it (Eliaeson, 2002). Epistemology is the nature of the relationship between the researcher and knowledge. In an interpretivist approach, human knowledge and understanding can potentially be learnt through various types of investigations and alternative methods of inquiry. The interpretive paradigm provided a context for me to explore what women in my study had to say about their experiences with the Inhlanyelo Fund in order for me to understand their experiences. In other words, the study sought to comprehend women's microfinance experiences within the context of their broader life experiences as fund beneficiaries. As a result, uncovering knowledge in the social context of women through their experiences as fund beneficiaries was critical in my study.

Interpretivist Paradigm

The study employed the interpretivist paradigm to understand women's experiences and see if their lives were made better or not as beneficiaries of the fund. The interpretivist paradigm enabled me to explore hidden reasons behind complex interrelated or multifaceted social processes, such as different experiences of women, their learning experiences, and their feelings as beneficiaries of Inhlanyelo Fund. Quantitative evidence may be biased, incorrect or otherwise difficult to obtain. The goal of the interpretivist paradigm in this study was to understand and interpret the meaning behind human behaviour rather than to generalize and predict causes and effects (Neuman, 2006). Given this circumstance, it is critical to comprehend reasons, meaning, motives, and other subjective experiences that are time and context dependent (Neuman, 2006). The interpretivist paradigm was used because it allowed me to obtain first-hand information and interpret narrative stories of women in their social settings and situations. This paradigm fits well with the qualitative approach in this study because its goal was to gain insight from women who benefited from the Inhlanyelo Fund as well as in-depth information about the same phenomenon.

As a researcher, I am aware of some of the limitations of the interpretive paradigm due to its subjective nature. As I am familiar with the Inhlanyelo Fund, this may create opportunities

for bias. However, in order to counteract this, I used different types of data collection methods to collect rich information to allow contextualisation of the participants' stories.

Despite these flaws in the interpretivist paradigm, it provided clarity on how women beneficiaries of the Inhlanyelo Fund attached meaning to their microfinance access to credit experiences. This allowed for a better understanding of the women's experiences particularly their learning experiences with the Inhlanyelo Fund. Because new theories can emerge and generate new ideas, the interpretivist paradigm was useful for its focus on subjectivity. Given this situation, the use of various data collection methods ensured that sufficient in-depth information about the phenomenon of interest was gathered. The interpretivist paradigm corresponds with my own understanding of knowledge and enabled me to comprehend and interpret the women's experiences with the Inhlanyelo Fund.

4.2 Research Approach

A research approach is a strategy and procedure that consists of steps based on comprehensive assumptions of detailed data collection, analysis, and interpretation methods (Chetty, 2016). As a result, it is based on the nature of the research problem being investigated. The decision about which approach to use in my study was based on the need to investigate the experiences of women who had benefited from the Inhlanyelo Fund. This decision was made based on the philosophical perspectives, expectations that an approach brings to the study's procedures of inquiry and specific research methods, data collection methods, data analysis, and interpretation as guided by the approach (Grover, 2015). I will briefly discuss the different approaches to enhance my justification of the approach used in this study.

The three types of research approaches use different tools to collect data: qualitative, quantitative, and mixed methods. The research literature indicates that qualitative and quantitative approaches are most commonly used in research (Rahman, 2016), although these may be combined in a mixed-method approach. The methods used to collect and analyse data, as well as the nature of generalizations derived from the data, differ between qualitative and quantitative approaches. Arguments about the power of research approaches as influenced by different paradigms include the assertion that quantitative evidence is superior to qualitative evidence or vice versa.

Quantitative research seeks to discover facts about social phenomena through the use of statistical, logical, and mathematical techniques (Mohajan, 2018). The qualitative approach is concerned with analysing subjective meaning or social construction of issues, events, or practical data collection and analysis of texts and images rather than statistics and numbers (Flick, 2014). A mixed method approach is used when both quantitative and qualitative methods are used in the same study. Mixed method research is based on the potential strengths of both qualitative and quantitative methods, allowing scholars to investigate different points of view and uncover connections that exist between the complex layers of their multi-dimensional research questions (Shorten & Smith, 2017). It is appropriate for answering research questions that neither qualitative nor quantitative methods can answer on their own (Creswell, 2013).

My study took a qualitative approach. Qualitative research methods entail the systematic collection, organization, description, and interpretation of verbal and visual textual data (Hammarberg et al., 2016). A qualitative approach may reveal new information, uncover dimensions such as beliefs, thoughts, motivations, and provide intuition into a complex relationship which can be critical to understand (Gentles et al., 2015). The qualitative approach is influenced by the interpretivist paradigm by its assumption that there is no single reality, or truth (Rice & Ezzy, 1999). Qualitative research is a systematic inquiry into social occurrences in natural situations (Gentles et al., 2015). It allows one to study people's lives, lived experiences, feelings, emotions, attitudes, as well as their organisational functioning, social movements and their interaction with the worldview (Creswell, 2013). Rather than statistics and numbers, the qualitative approach is concerned with analysing subjective meaning or social construction of issues, events, or practical collection of non-numerical data and analysis of texts and images (Flick, 2014). Qualitative research allows for the exploration of human experiences and the creation of meaning in unique ways that are dependent on the situations and settings of the world they are attempting to interpret (Daher et al., 2017). This approach allowed me to gain a comprehensive understanding of the experiences of women beneficiaries of the Inhlanyelo Fund. It is important to highlight the advantages and disadvantages of the qualitative research approach

4.2.1 Advantages of the Qualitative Research Approach

The qualitative approach has a distinct system in which the data recovered is based on the collection of non-numerical primary data such as pictures and words by the researcher who

also serves as an instrument, making qualitative research well suited to providing factual and descriptive information (Johnson & Christensen, 2012). Secondly, a qualitative approach is defined as paying attention to meanings, and a description of things, indicating that this approach includes all necessary tools that can suggest recollection, which aids in problem solving (Berg & Lune, 2012). Open-ended questions, in-depth interviews, observations, and field notes are data collection instruments that are used to collect data in their natural setting (Leedy & Omrod, 2014).

4.2.2 Disadvantages of the Qualitative Research Approach

An argument against the qualitative approach is that it sometimes leaves out contextual sensitivities and focuses more on experiences and meanings (Wilson, 2014). As has been seen, I included a detailed discussion of the context of this study in Chapter 2. The qualitative approach is also not seen as objective, and the results are argued to be biased by the researcher's own experiences or opinions (Hammarberg et al., 2016). Also, the small sample size make it is very difficult for researchers to generalize the results to other contexts (Harry & Lipsky, 2014). Similarly, data interpretation and analysis are complex (Richards & Richards, 1994). I am aware that I do not have a large sample but in view of the paucity of data on learning experiences it was important to obtain an in-depth understanding that can perhaps, at a later stage be transferred to a larger study. My emphasis was on obtaining real feelings with texture on the women's experiences. I used multiple data collection methods to guard against bias. Despite these identified weaknesses, the research problem of my study required a qualitative approach, as it fits an interpretivist paradigm.

4.3 Research Style

This study used a case study style. In this section, a case study style is unpacked discussing the types of case studies including critical, descriptive, multiple and single. The benefits and drawbacks of this style are highlighted later in the discussion. The case study style was used in this study to investigate the experiences of women who are recipients of the Inhlanyelo Fund. Case studies are a qualitative research style. A case study is a broad term that refers to an investigation of a person, group, or event (Sturman, 1997). It is a detailed description of a single case and its analysis, including case features and events, as well as a description of the process of discovering these features, which is the research process itself (Mesec, 1998). The unit of analysis, the study procedure, and the result or outcome all have their own aspects for the case study (Merriam, 2009). It is a comprehensive investigation that investigates an

existing phenomenon within its real-world context, particularly when the boundaries between the phenomenon and the context are ambiguous (Harling, 2012). The case study is a useful style for understanding cases and exploring a situation in order to comprehend it (Cousin, 2005). From a postpositivist perspective, the purpose of a case study is to gather basic initial data that could be used to identify a particular question for a larger study (Yin, 2009). A case study answers the "how" or "why" questions about a current set of events over which the investigator has little or no control (Creswell, 2015). According to Yin (2009), a case study is a type of observational study that focuses on data collection from a single or multiple case of occurrences. It is defined by the interest in a single case or a series of cases rather than the method of investigation (Creswell, 2015).

A case study has been labelled as an intensive, systematic exploration of a single individual, group, community or certain units to discover in-depth data relating to numerous variables, (Singleton & Straight, 2010). Different case studies are used in qualitative approaches and are categorised as types of case studies for example, exploratory, descriptive, and explanatory and critical case studies (Crowe et al., 2011).

An exploratory case study is used if the researcher is seeking to answer questions that explain the presumed casual links in real-life interventions that are complex and cannot be tested because there is no single set of results (Yin, 2003). This kind of study is not designed to produce detailed data from which any conclusion could be drawn, but its nature is simply exploratory.

Critical case studies are used to examine situations of distinctive interest or to challenge a universal or generalized belief. In such studies, they may create new or challenge previously held assertions.

A descriptive case study is used to describe an intervention or phenomenon and the real-life context in which it occurred (Merriam, 2009). The descriptive case study is used to explain or describe an event or situation in such a way that participants can become familiar with the topic investigated and possibly become acquainted with the terminology associated with the topic. It uses a single or multiple case studies. A multiple case study permits the researcher to explore differences within and between cases. The main aim is to replicate the outcome across cases. Because comparisons will be drawn, it is imperative that the cases are chosen carefully so that the researcher can predict similar outcomes across cases, or predict distinct findings based on a theory (Yin, 2003).

At the same time, a case study should not be seen as a method in itself, rather it is a planned frame that may incorporate a number of methods. Simons (2009) concurs with Stake's (2005) idea that a case study is not a methodological choice but rather a choice of what is to be investigated. Thus, a case study was appropriate for understanding the women's different experiences of the Inhlanyelo Fund. Stake (2005) states that a case study enables an analysis, holistically, analytically, hermeneutically, and culturally of each case whether using both qualitative and quantitative approaches. I have employed a case study as it has been influenced by the interpretative paradigm, and qualitative approach used in this study.

The difference between a single case study and multiple case studies is that in multiple cases studies can be used to compare findings (Yin, 2003). The strength of multiple case studies is that they create more convincing theories when the suggestions are more intensively grounded in numerous empirical evidences. Multiple cases allow wider exploration of research questions and theoretical evolution (Eisenhardt & Greebner, 2007). Multiple case studies, however, can be extremely expensive and time consuming to implement (Baxter & Jack, 2008). The more case studies a scientific researcher has, the less observation time the researcher has to study the phenomenon (Dyer & Wilkins, 1991). Single case studies are sometimes more useful than multiple cases because a single case can be more in-depth and focus on theory. If an investigator wants to use a single case study or to study one single thing, such as a person from a specific group or a single group of people, a single case study is the best choice (Yin, 2014). For these reasons I decided on a single case study where the case is the group of 10 women participating in the Inhlanyelo Fund.

This study uses a single case of the exploratory style which has power and ability to look at sub-units that are located within a broader case (Yin, 2003). In this study, the case is the Inhlanyelo Fund where I have explored women's experiences. A case study style is used because it fits a qualitative approach and an interpretivist paradigm. However, in order to know how to deal with the limitations, I discuss its strengths and weaknesses.

4.3.1 Limitations of a Case Study

A case study has unique data which means that it is not able to be duplicated. Case studies have a certain level of subjectivity and researcher bias may be problematic. Because of the in-depth nature of the data, it is not possible to conduct the research on a large scale. There are concerns about the validity, reliability, and generalization of the results (Lawrence et al., 2015).

4.3.2 Strength of a Case Study

Case studies are more flexible than other types of research because of their ability to discover and explore as the research develops (Simons, 2009). The different stories collected through the interviews with the participants provided in-depth information. This created in-depth content. I used multiple data collection sources and gained a complete picture as the data was collected in their real-life setting. I was able to study and analyse situations, events and behaviours that could not be created in a laboratory setting.

I opted to use a case study style because it was suitable for the purpose of exploring learning of women in the Inhlanyelo Fund. This style also fits my interpretative paradigm and a qualitative approach. I used the case study style in this study because it is well suited to answering the research questions properly and sufficiently. The study focuses on explaining and describing rather than on prediction (Merriam, 1988). The strong point of the case study style is that it allows for the examination of the phenomenon in depth using several kinds of evidence obtained from interviews with the participants, through observation of events, analysis of documents and objects (Yin, 2003). It allows for practical investigation of phenomenon within its real-life context, more so when the limitations between phenomenon and context are not clearly evident. The purpose of using a case study was to get in-depth detailed information about the women who benefited from the fund and how they improved their lives through access to credit.

4.4 Sampling Methods

In this section, I discuss the sampling criteria and sampling methods, noting there are two types of sampling: probability and non-probability. I then discuss the types of non-probability sampling. I unpack the sampling techniques for this study and give reasons why I chose them. The sampling methods indicate how the sample of the study was selected as well as the sampling techniques that were applied. Sampling refers to the process of selecting a subset of items from a defined population to be included in the study (Sharma, 2017). A population is the entire group about which you want to draw conclusions (Creswell, 2013). In this study, the unit of analysis was the women beneficiaries of the Inhlanyelo Fund because they had the best understanding or experience of the case. In a qualitative approach, sampling choices enable deep understanding of subjective experiences (Patton, 2015). Sampling involves selecting a relatively small number of elements or characteristics from a larger distinct group of elements and expecting that the information collected from the small group will provide

correct result about the larger group (Moser & Korstjens 2001). Sampling is a strategy to identify and select individuals or groups of individuals that have knowledge and experience about the phenomenon of interest (Flick, 2014).

4.4.1 Sampling Selection

Samples were drawn from a total of 1373 women beneficiaries of Inhlanyelo Fund in the Manzini region. A list of all the women beneficiaries in the Manzini region was provided by the fund's administration. This included their loan sizes and ages, (older and younger adults) from which the selection of participants was chosen as a sample. The total sample of ten women beneficiaries was selected from the population of 1373. The main selection criterion was to choose those who had done business with Inhlanyelo Fund for between one and five years. The selection criterion was based on the fact that the women had different experiences with the fund and also had diverse learning experiences as beneficiaries. Women must have benefited from the fund at least once. This means they benefited and left, or they remained as beneficiaries. This criterion was influenced by the repayment process. Women were given a 12-month period to repay. Women could benefit once and then discontinue business with the fund or they could continue benefiting from the fund as long as there was a need.

4.4.2 Sampling Techniques

In this study, two sampling techniques were used to select the sample size. These were purposive sampling and stratified purposive sampling. These sampling techniques are drawn from the non-probability sampling category as they best suit the interpretivist paradigm, qualitative approach and the case study style. It is important to also discuss probability sampling as there are two standard categories of these sampling techniques. Probability and non-probability sampling techniques each have various sub-types, with their own advantages and disadvantages. The choice of which sampling technique to use depends on the research questions, the population you want to study and the possibility of doing a particular type of sampling (Patton, 2015). Most importantly, the choice of technique allows for certain claims to be made. Probability sampling is used in the quantitative approach whereas non-probability sampling is used in a qualitative or in a mixed method approach. The use of each sampling technique is determined by the researcher's goals in relation to data collection and validity. The non-probability sampling technique selects samples based on the subjective judgment of the researcher rather than random selection and it fits with a qualitative approach (Creswell, 2013). The discussion of various types of sampling is important to understand the

strengths of both probability and non-probability sampling as it is used in different research approaches.

4.4.3 Probability Sampling

Probability sampling, also known as random sampling, is any sampling method that makes the probability of selecting any one individual from a population equal (Creswell, 2013). In a probability sampling technique, the researcher should know the world from which the sample is drawn (Alvi, 2016). Under this sampling technique every item of the universe has equal opportunities to be included in the sample (Shingh, 2015). The strength is based on the inferences drawn from sample and is generalizable to the entire population as it uses a larger sample size. Probability techniques decrease the chance of systematic errors (Etikans et al., 2016). Despite its strength, there are limitations in probability sampling where the sample is quite large and becomes costly, time consuming and it requires a lot of effort. Besides these limitations, designing probability samples requires extensive expertise.

4.4.4 Types of Probability Sampling

Types of probability sampling are simple random sampling, systematic sampling, stratified sampling, and cluster sampling. Simple random sampling is a method where each participant has an equal probability to be selected as a sample (Leedy & Ormrod, 2014). Simple random sampling is often used when there is very little information about the data population, and the data population has far too much difference to divide into various subsets, or when there is only one discrete characteristic among the data population. Systematic random sampling uses a homogenous population and it is different from simple random sampling because there is no equal probability of every element being included. In this type of sampling the elements are selected at regular interval (Alvi, 2016). The interval may be in terms of time, space or order. For example, elements appearing after every tenth element present on a list. This regularity and uniformity in selecting participants make the sampling systematic. Stratified random sampling represents a sampling strategy in which a population is divided into subpopulations where members of each sub-population are relatively homogeneous with respect to one or more characteristics and relatively heterogeneous from members of other subgroups with respect to these characteristics (Padilla et al., 2015). To obtain this sample, the sampling frame is first divided into sub-population or strata, then a random sampling is used to select from each stratum. The aim of stratified random sampling is to select a sample in such a way that the target sub-groups are represented in the sample in the same proportion that they exist

in the population. Cluster sampling is another type of probability sampling method, in which the sampling units are not individual elements of the population, but group of elements or group of individuals are selected as a sample. In this sampling technique, the total population is divided into a number of relatively small sub-divisions or groups, which are themselves clusters and then some of these clusters are randomly selected to be included in the sample. It reduces the cost and labour of collecting the data by the researcher but is less precise than random sampling.

4.4.5 Non-probability Sampling

Non-probability sampling is also known as judgement or non-random sampling. Non-probability refers to a sampling technique where a researcher selects participants based on the subjective judgment of the researcher rather than random selection (Etikens et al., 2016). In non-probability sampling, not all members of the population have an equal chance of participating in the study while with probability sampling, each member of the population has an equal chance of being selected. Non-probability sampling is most useful for exploratory studies which use smaller samples as compared to a pre-determined sample size. Its main power is the ability to collect in-depth information and it is subjective in nature. However, it is prone to bias as the researcher purposely chooses individuals to participate in this study and is subjective in nature. There is a small sample size and is difficult to generalize the results to the entire population (Harry & Lipsky, 2014).

4.4.6 Types of Non-probability Sampling

Non-probability sampling has different categories of sampling techniques which include the following; convenience sampling, sequential sampling, quota sampling, purposive or judgemental sampling and snowballing sampling. Convenience sampling is a non-probability sampling technique where subjects where participants are selected because of their accessibility to the researcher. It is the most preferred sampling because participants are readily available making the recruitment faster. The researcher makes assumptions that the target population is homogeneous and the individuals interviewed are similar to the overall defined target population. Convenience samples are prone to bias by their very nature of selecting population elements which are convenient to choose. Hence the results obtained by the following convenience sampling technique can hardly be representative of the population and usually they are used for pilot studies. Quota sampling is a technique where the sample has the same proportions of participants with characteristics under study as the entire

population. In this approach, a quota is set up according to some specified characteristics such as so many in each of several income groups. For example, so many in each age group, so many with certain political or religious affiliations, and so on. In snowball sampling, the researcher selects a person who matches the criteria of the research, and then the first participant is asked to refer the researcher to another person who meets the same criteria. The second participant is requested to refer the investigator to another participant until the researcher meets the expected sample size, and in this way a chain is made. Participants are selected through referrals by previously selected participants or individuals who have access to potential participants (Lippincott, 2017).

4.4.7 Purposive Sampling

Purposive sampling was used in this study. Purposive sample is used to select participants based on the population, features, and the objectives of the study (Patton 2015). Purposive sampling is a type of non-probability sampling that is commonly used in a qualitative approach where the sample size is selected on a predefined criterion (Zhi, 2014). It is used to identify and select rich cases for the most effective use of limited resources (Patton, 2002). In addition, purposive sampling is very subjective and is determined by the qualitative researcher who generates suitable criteria that each participant must meet to be selected (Bradshaw et al., 2017). In purposive sampling participants are selected based on the study's purpose with the hope that each subject will bring unique rich information that is significant to the study.

4.4.7.1 The Strength of Purposive Sampling

Non-probability sampling entails selecting a sample based on criteria other than randomness, such as availability, geographical proximity, or expertise (Cresswell, 2015). This means that it is effective in identifying and selecting information rich-cases where limited resources are available (Patton, 2002). Purposive sampling allows the identification and selection of individuals or groups of individuals that have knowledge about or experiences in the phenomenon of interest.

4.4.7.2 Limitations of Purposive Sampling

This is an ineffective method when applied to a large population group. The sampling process is extremely prone to researcher bias because it is subjective in nature. The idea is that a

sample criterion relies on the judgement of the researcher as well as their personal interpretation of the data.

Despite these limitations I employed purposive sampling for its power to select “information-rich cases” for the study to answer the research problem (Patton, 2015). The selection criteria were that the sample a) must be a woman and b) must have been a beneficiary of the fund for between one and five years. In order to have a small sample size, stratified purposeful sampling (Patton, 2015) was used because women have different experiences and were put in categories of loan range and age.

4.4.8 Stratified Purposive Sampling

Stratified purposive sampling is similar to stratified random sampling as both place participants into strata. In order to get a stratified purposive sample, the sampling frame is first divided into strata. It organises the sampling within samples where each stratum is fairly homogeneous (Patton, 2002). I used stratified purposive sampling as it fitted the non-probability, qualitative approach and interpretative paradigm of this case study. Purposive sampling was used to select women who were beneficiaries of Inhlanyelo Fund. The participants were put in categories according to loan sizes and age, as this would bring different information about their experiences. The women were put in five strata in relation to the loan size and in each stratum, they were presented by two age ranges which are categorized as older adult and young adults. The aim of these categories was based on my assumption that the women would have different experiences even though they took the same amount of loan. On another level, their learning experiences could differ due to their different ages and how they used their credit to better their lives.

Stratified purposive sampling was done step-by-step to obtain the desired sample size whilst still ensuring that I met the required inclusive criteria as discussed above. The inclusive criteria are the loan size for each woman and the age of the woman beneficiary. Stratified purposive sampling allowed me to use a random selection of women based on Table 4.1 below. The random selection process is explained below.

Table 4.1: Categories According to Loan Size

Category 1	Category 2	Category 3	Category 4	Category 5
E1000.00- E5000.00	E6000.00- E10000.00	E11000.00- E15000.00	E16000.00- E20000.00	E21 000.00- E25000.00

The loan size ranged from E1, 000.00 to E25, 000.00. Five categories were created with two participants from each range. For example, those who have borrowed E1 000.00 to E5 000.00 were represented by two women: a young adult and an older adult. The loan size could also determine the size of the business as credit was given according to the women's abilities to repay the loan, and these subgroups were used to draw the sample. Consequently, the age range influenced the participants' experiences and how the microfinance impacted on their lives. The purpose of stratified purposeful sampling was to capture major differences rather than to identify a common core, although the latter could emerge in the analysis. Each stratum constituted a fairly homogeneous sample of women beneficiaries (Patton, 2002). Young adult females may have different learning experiences and a different household burden compared to older women. Young adults fell in the age range of 18 to 34 and the older adults in the age range of 35 to 60. In order to get different participants from the loan range with different ages, a random type of sampling was used to obtain two participants from each of the loan range and there were five loan ranges, totalling 10 women. Women in a particular loan range were assigned numbers that were put in a box and randomly selected. When I could not obtain the two different age ranges in each loan category, I put back the respondent and randomly selected another participant until I met the required age ranges in the different loan sizes. The different age range in each loan range allowed for a diversity of experiences while having a small sample size.

4.5 Sample Size

A qualitative approach to collecting data requires a small sample size, or a productive group of women to answer the research questions and be involved in-depth interviews. A quantitative approach requires a larger sample size to yield statistically precise estimates. A qualitative approach aims to gain a rich, complex, and deep understanding of a problem from the viewpoint of an individual group of people rather than being generalizable (Yin, 2014). Choosing a sample size involves not only deciding how many individuals to include in a study and how to select participants, but also about the conditions under which the selection takes place (Curtis et al., 2000).

The selection of sample size is influenced by the nature of qualitative methods of collecting data which aim at collecting in-depth information and the deep understanding of the women's experiences which becomes complex (Creswell, 2015). The literature indicates that there is a controversy around sample size for qualitative research. Sandelowsk (1995) states that, in the qualitative approach sample sizes are large enough to permit the researcher to obtain information-rich cases and to generate a better understanding of the phenomenon under study. On the other hand, they should be small to obtain a case-oriented analysis. The structure of questions in qualitative interviews can influence the richness of data gathered and it requires attention (Ogden & Cornwell, 2010). Qualitative researchers argue that there is no direct answer to the question of how many people should be included in a sample and that sample size is dependent on a number of elements concerning epistemological, methodological and real-world issues (Baker et al., 2012). Furthermore, in purposive sampling, sample size is determined by data saturation not by statistical power analysis (Zhi, 2014). Despite these debates, Creswell (1998) recommends that interviews with up to ten people are sufficient when studying lived experiences. Morse (1994) suggests the use of at least six participants when investigating a phenomenon using a qualitative approach, or where the goal is to understand the essence of an experience.

Purposive sample size is mostly determined by data saturation rather than being influenced by statistical analysis (Hammarberg, 2016). Also, the sample size is influenced by the nature of the data collection method that captures in-depth information which can reach data saturation. The potential for data saturation helped to determine the sample size with a view to meeting the objectives of the study, as suggested by Saunders et al. (2016). The aim of sampling in this study was to acquire information that was useful for understanding the intricacy, depth, difference and context surrounding the experiences of the participants rather than to represent the population as in quantitative approach (Hennink et al., 2019). Some authors present sample size estimates as the number of interviews rather than the number of participants.

There were ten participants in this study and I conducted twenty semi-structured interviews. There were ten interviews using each of the data collection methods that I used, which were the life history and photovoice methods. Using more than one method of collecting in-depth information, such as life history and photovoice, aids in data saturation (Guest et al., 2020; Saunders et al., 2018).

Data saturation referred to the point when no new data emerges in a qualitative inquiry (Moser & Korstjens, 2018). In a qualitative approach that explores experiences, a small sample size is enough to reach data saturation (Moser & Korstjens, 2001). Data saturation may be related to the stage when further collection of evidence offers little in terms of themes, insight, information or viewpoints (Patton, 2015). The more accurate the questions, the sooner, one tends to reach data saturation (Weller et al., 2018). With open ended questions, more new experience is likely to be observed at an earlier stage of added information. For example, broad questions are more likely to produce data saturation. For example, “What experience does this photograph bring to mind in relation to the fund”?

Regarding this sample size, I was influenced by the intensive data to be collected to generate an in-depth understanding of the experiences of women beneficiaries of the Inhlanyelo Fund.

4.5.1 Stages of Data Collection

The data was gathered in two stages: before the COVID-19 pandemic and after the lockdown restrictions were relaxed. Five participants were interviewed prior to the pandemic restrictions, and the remaining five participants were interviewed during the eased COVID-19 restrictions. I had to request permission from the Research Ethics Committee to continue collecting data after the lockdown was eased.

4.6 Data Collection Methods

In this section the data collection methods are discussed. I explain how semi-structured interviews were used to gather data from participants, using life history and photovoice methods. I used two data collection methods in this study to obtain rich data from participants. The qualitative approach to data collection is fact-finding in nature, with information-rich cases and in-depth analyses (Patton, 2015). Qualitative data collection methods are primarily concerned with gaining deeper insights, thoughts, and inspirations in research.

Interviews are among the most commonly used qualitative data collection methods employed in qualitative studies. Interviews can be conducted individually or in groups, and can be semi-structured or structured in nature. An interview is a conversation between two or more people, aiming at obtaining in-depth information about the subject and through which the meanings behind the content are analysed (Patton, 2002). Interviews give researchers a

chance to discover information that might not be easy to obtain using other techniques such as questionnaires (Alshenqeeti, 2014).

4.6.1 Semi-structured Interviews

Semi-structured interviews, with the use of open-ended questions were used to facilitate the interaction which allowed respondents to talk about their experiences in relation to the Inhlanyelo Fund. Semi-structured interviews are normally exploratory while structured interviews are more likely to be quantitative and confirmatory. This means that structured interviews have fixed responses resulting from the conceptual models with a clear hypothesis to be tested (Patton, 2015). In structured interviews, participants are asked the same question in the same order and provided with the same set of responses which does not allow one to probe further into the responses (Creswell, 2013). Semi-structured interviews with open ended questions were used to explore the participants experiences. Semi-structured interviews allow the flexibility of qualitative data collection methods while at the same time providing more modification than in naturalistic or unstructured interviews (Alshenqeeti, 2014).

Each interview took twenty to thirty-five minutes since there were two interviews to be conducted for each participant on different days using life history and photovoice data collecting methods. Semi-structured interviews consist of several key questions that cover the areas to be explored. The interview questions were flexible in that the interviewer could add further questions to probe an idea or response (Britten, 1999). Semi-structured interview questions allow the participants to answer using their own views and opinions which may not be possible in structured interviews. Semi-structured interviews enable the interviewer to trace the meaning behind the responses and the open-ended questions and allow the participants to say anything in relation to the questions. The use of semi-structured interviews in this study required women to voice their experiences and their views of the Inhlanyelo Fund. A semi-structured interview guide allowed me to pose questions that probed information from the participant in order to gain a greater understanding of their learning experiences. Semi-structured interviews fit well in an interpretative paradigm, qualitative approach, case study style, and purposive sampling.

4.6.2 Life History Method of Data Collection

A life history is a story of the entire life experiences of a person. Anthropologists engage in life history research as a methodology to learn about an individual's life within the context of

a culture-sharing group (Mohajan, 2018); but life history can be used as an interview method for the purposes of data collection. The focus often includes opinions or significant events in the life of an individual (Angrosino, 1989). A narrative study of an individual's personal experiences can be found in single or multiple episodes, private situations, or in common traditional stories (Denzin, 1989). In my life story interviews the participants were requested to draw a picture of their journey of life, followed by semi-structured interviews that allowed me to probe for more information about the drawing. Each woman was asked to draw her life story in the form of a journey. This approach allowed the women to use their own images as a basis for discussing their encounters within the microfinance context and their broader lives. Semi-structured interviews were then conducted, recorded and transcribed verbatim.

4.6.2.1 Semi-structured Interviews in Life History Methods

Participants were chosen based on their knowledge and articulateness in order to allow opportunities for them to fully express themselves because they had prior experience with the fund. The interviews in my study were about the stories of participants' lives and experiences as beneficiaries of the fund. These interviews were prefaced by a paragraph explaining to the participants the reason for the research and why the interviews were being conducted. An example of such a text is presented here:

The purpose of this research is to collect information concerning your experiences with the fund. I am requesting you to play the role of a storyteller of your own life experience both before and after you got money from this fund. My request is that you start by drawing a picture showing the journey of your life from birth or as far back as you can remember, to now, and things that are significant and have made you who you are. In the journey, which you might draw as a road or a river, please show me where you had hard times, and where you had good times, and please include when you first became involved in the fund, and what happened after that. When you have finished drawing your life journey, I will ask you to tell me what the drawing shows. I hope you will enjoy the interview. Most people do. The type of questions in the interview guide assisted me to probe for more information as the participants were interviewed in their natural setting.

An example of two of the women's drawings of their life journey is provided in Appendix 6.

4.6.3 Photovoice Method of Data Collection

Photovoice provides the opportunity to express oneself in new and imaginative ways. It has been recognized that photovoice is an effective way of gaining knowledge of human behaviour and societal exercise (Jacobs & Harley, 2008). Taking a picture is worth a thousand words, and it can be a powerful way to help the researcher to understand unexpressed experiences; *but the key data that emerges from this method is the discussion about the photographs*, rather than the photographs themselves. The stories they told about the photographs indicated the significance of their concerns in relation to and of the fund; the photographs themselves did allow me to further connect the participants' stories with the fund, but it was the interviews about the photographs that constitute the key data.

In this study, photovoice was used as a data collection method. This was allowed by the fact that using cell phones now include a camera, so that traditional or stand-alone cameras are not required. Taking pictures can be easily taught. I trained the participants on how to take pictures that are related to this research process. This method took place in phases: the first phase was training the participants on how to take pictures using their cell phones. This was conducted individually as the women could not come together at the same time to attend the training. The training did not take more than thirty minutes depending on the participants' abilities to use a cell phone. After the training the participants were requested to take pictures that were related to their experiences with the fund. If some participants did not have cell phones with which to take pictures, I asked them to borrow a family member's cell phone with camera capabilities. Participants were given two weeks to take photographs, and I left my cell phone number with the expectation that they would send the photographs to me. I purchased 15MB of data for each participant, which was sufficient to send more than one image for use in the interview. I then downloaded and printed the images and locked them in a cabinet, and gave them back to the participants during the interviews so that they could narrate their stories using the images as prompts.

4.6.3.1 Photovoice Semi-structured Interviews

Interview questions in the photovoice method are personalised using the word "you" and are open-ended so that they cannot be answered by "yes" or "no". This was to gain insight into the unexpected experiences affecting women's lives while they were beneficiaries of the Inhlanyelo Fund. The power of a photograph is that it can bring back many memories. Open questions allowed the participant to voice their own opinions and views about the

photograph. The interview questions were structured in a way that gave the women an opportunity for dialogu, while narrating their stories, and I gained access to their knowledge about different situations, while reflecting on the photographs during the interview process as suggested by Wang and Burris (1994). By going to the women's homes and conducting direct interviews in their everyday setting, I was able to see what the women were expressing through their body language, as well as explore their experiences with the fund in depth and from their point of view. My instructions were: "I would like you to take a photograph related to the Inhlanyelo Fund using your cell phone. Please try and save it in your phone so that we can discuss it. I would like you to take a picture of anything that you feel is important to you relating to your experience".

During the interviews the women were told that no name would be attached to their pictures and that it was solely for academic purposes. This explanation helped participants feel free to voice their encounters in relation to the fund or other issues arose during this time. The interviews lasted for 35-60 minutes depending on how the participants narrated their experiences. They were recorded and then transcribed verbatim and later used for analysis. I assumed that this time would allow the women to narrate their stories, recall their learning experiences and give meaning to the social context. The context and their explanations of what is a good life, empowerment and ubuntu emerged during the interviews. Wang and Burris (1994) note that the primary objectives of using photovoice is that firstly, the participants can record and reveal the strength of their concerns (in this case, about the fund); secondly, it creates dialogue and knowledge about issues through discussion about the photographs; and lastly, it can inform policy makers. In this study, the photovoice method contributed to explaining the women's life experiences regarding their participation in the fund. The two data collection methods complemented each other because they gave me an understanding of the women's experiences, even if some information was omitted in the other interview. I was able to interpret the meaning of the photovoice data and the life history data that described the phenomenon of interest.

The interview questions were written in English and were administered in Siswati during the interviews. The responses were recorded using a cell phone and later transcribed from Siswati into English. All recordings were downloaded into a computer, saved in a flash drive and locked in a cabinet. I took the recorder out only when I was transcribing and later placed it in a safe place until I finished the transcription process.

4.7 Direct Observations

As part of my data collection, I used the observational method, which entailed doing direct observation and taking field notes on non-verbal communication data. I used these notes to interpret the participants' life stories. According to Onwuegbuzie et al. (2010) field notes are data collected to document the researchers' experiences and findings. As a result, I kept track of the participants' personal and subjective reactions and actions.

4.8 Data Analysis

The data was analysed using thematic analysis through inductive and deductive approaches. The deductive approach requires the use of an existing theory to explore the data. I used the experiential learning processes posited by Jarvis (2006) in his learning theory and examined the data to see how their experiences reflected Jarvis' model. Also, I looked for themes that connected their experiences with the concepts of empowerment, buen vivir and ubuntu. Before using the deductive approach, I conducted an inductive analysis in order to find my own interpretation of themes that emerged from the data as a result of reading and rereading the data.

The interviews were transcribed verbatim from Siswati to English and then thematically analysed. Thematic analysis is an effective method for identifying themes in qualitative data from different participants (Maguire & Delahunt, 2017). Thematic analysis was chosen as the method for extracting significant information from the data because it allows one to search for patterns in the stories and to group them into meaningful categories and themes that capture the subject being studied (Braun & Clarke, 2006). The goal of a thematic analysis is to identify themes in the dataset, such as patterns, that are significant or stimulating, and then use these themes to answer the research question.

Thematic data analysis entails reading and re-reading the data several times to look for similar concepts, and coding them throughout the transcript data text (Rubin & Rubin, 1995). A theme could be a word or phrase that captures something significant or important in the data that is relevant to the research question (Braun & Clarke, 2006). Themes are generally something that catch the investigator's attention, and they can be descriptive or abstract as long as they contain the concept from the narratives about participants' experiences and reality (Boyatzis, 1998). Braun and Clarke (2006) provide a six-step guide, which I used as a foundation for thematic analysis. It is regarded as the most influential approach because it

provides a clear and usable framework for conducting thematic analysis (Braun & Clarke, 2013).

Step one: I became acquainted with the data by reading and re-reading it, and noting down my initial thoughts (Braun & Clarke, 2006). To ensure that I completed this phase of analysis I immersed myself in the data. I transcribed the information gathered from each respondent's interview sessions, read the transcribed data at least twice before beginning to identify patterns and meaning, and took notes as I read through (Braun & Clarke, 2006).

Step two: this entailed creating preliminary codes which are labels given to data segments that are likely to be relevant in the context of the research questions (Braun & Clarke, 2006). I reduced my data and generated initial codes during this phase. The data was coded into meaningful and controllable amounts of texts such as single words, phrases, passages, and quotations. I labelled the data features that I believed would be useful in answering the research questions. I went over my transcribed data several times to ensure that my coding was consistent.

Step three: this entailed searching for themes. When re-reading the collated data extracts, I grouped together similar codes in order to construct themes and sub-themes based on these specifications.

Step four: this entailed reviewing themes. I focused on developing final themes from the provisional subthemes. In order to check if the themes made sense, I had to read and re-read the data to become acquainted with it.

The fifth step: this consisted of defining and naming themes. During this phase, I concentrated on defining each theme, determining its significance, and determining which data would fit with each theme under the research questions.

Step six: this entailed reporting. It was the final phase, which focused on analysing the data and writing a narrative about the theme, as well as making arguments in relation to the research questions, in order to provide a concise, coherent, logical, non-repetitive, and interesting account of the story the data tells within and across themes (Braun & Clarke, 2006).

In Chapter 5, I present a summary of the biographies of each participant in order to provide the rich texture of their experiences. Photo images were used to capture aspects of their

environment and experiences with the fund. A life history method was used to identify and document different women's experiences that form part of their brief biographies presented in this chapter.

4.9 Trustworthiness

Trustworthiness is the qualitative research equivalent of reliability and validity in quantitative research. Trustworthiness is described in terms of credibility, transferability, dependability and confirmability. It was proposed by Guba (1981) and has since been used by many reputable qualitative researchers as the guide for rigour in their studies. In addressing trustworthiness in terms of credibility, researchers endeavour to ensure that their research is as credible as possible by checking it with the sources that the researcher used. This is called "member checking," a process which I used to check for accuracy with my participants after transcribing their interview data. For transferability, the researcher provides adequate details or a "thick description" of the context of the study so that others can decide if the research account can be applied to other contexts. For dependability, researchers strive to make it possible for another investigator to repeat the study by providing a detailed audit trail to ensure that processes whereby data was collected and analysed are evident. To achieve confirmability, it must be evident that the findings arrived at come from the data. Triangulation of methods or sources, as well as self-reflexivity, are used in the process.

I used the audit trail, member checking, and self-reflexivity measures that are commonly used to ensure trustworthiness (Glesne, 2016). I provided extensive field notes to enhance the dependability of my study. I made certain that I meticulously logged and recorded everything I did and every decision I made, so that every aspect of the data collection and analysis process that I undertook could be traced and verified by others, as recommended by Wang et al. (2016). This trail consisted of logs of all my visits to research participants, my conversations with them concerning the project, all data gathering techniques and data gathered, that allowed other research teams and outside researchers to reconstruct the research work I undertook with the members of the Inhlanyelo Fund who consented to participate in this study (Creswell, 2014).

My member checking approach involved going back to the participants for more information to reconcile any discrepancies that were found in reporting on my study (Lincoln & Guba, 1985). It also involved giving research participants the chance to verify their transcripts (Creswell, 2014). I made sure I adopted a self-critical stance of my roles in the study, my

preconceptions and my personal assumptions, to make sure they did not interfere with my conclusions. I was self-reflective and made sure I provided a self-critical account of all my interviews and interactions with research participants. To facilitate transferability, I provided a detailed description of the process and context of the participants, so that the reader of my research report can understand the context of my study (Geertz, 1973).

4.10 Ethical Considerations

Ethics in any research requires personal integrity from the researcher. The purpose of ethics in research is to ensure that no participants are harmed or suffer adverse consequences from research activities (Cooper & Schindler, 2003). I gave assurance to the participants that the photos, interviews, transcripts, and recorded data were confidential and other information gathered would be used solely for academic purposes and not for any other purpose.

Participants were assured that their anonymity would be guaranteed, their real names would not be mentioned, and the data would be treated with paramount confidentiality. The data was stored on a hard drive protected by a computer password. Hard copies were stored in a locked office.

Informed consent entailed spelling out who I am, what the purpose of the research was, the issues discussed above, and stating that participation was voluntary. An informed consent form was given to participants to sign, if they agreed to be part of the study. The women were made aware that they had the right to withdraw from participation at any stage if they felt uncomfortable with being part of the research. The consent forms were administered in siSwati so that they could clearly understand what the form entailed. They signed the form if they agreed to be part of the study.

A copy of the informed consent form is attached as Appendix 3.

4.11 My Positionality in Relation to Data Collection

Positionality influences how the research is carried out, as well as its consequences and outcomes (Rowe, 2014). The term positionality refers to an individual's worldview, the position they adopt on a research or task, and the political and social context in which it is conducted (Foote & Bartell 2011, Savin-Baden & Major, 2013 and Rowe, 2014).

This section discusses how my role as a female researcher and a former beneficiary in 2013 and mentor of the Inhlanyelo Fund influenced the research process and the final research

product. My knowledge of, and exposure to, the fund's women beneficiaries might have been directly or indirectly influenced by my own personal concern to understand the efforts taken by the participants to improve their lives in the face of structural barriers such as lack of credit and collateral to secure development funds from other formal institutions. My identity as a Swazi woman, using the language that participants were comfortable with, helped me to connect well with them because they related to me and was not afraid to express their experiences. I had to focus on the narratives in order to avoid bringing my own knowledge into the data so as to prevent any bias. As a result of our similarities, I had to follow Swazi protocol to appear to be like one of them when I introduced myself.

In addition, I probed for more information where participants were not detailed enough in their responses. I was familiar with some of the events they described but I needed the respondents to articulate them for the purposes of the study. As evidenced by the wealth of data derived from narratives with women, it was clear that these participants were willing to share their experiences. Participants used pictures of their own choice that reminded them of events or situations linked to the fund. The women drew pictures of their own life journeys to enable them to recall their experiences as far back as they could remember, and this became part of their biographies in relation to the Inhlanyelo Fund.

My previous experiences working with diverse community members, especially women, in the communities, as well as being a beneficiary of the fund myself, sparked my interest in conducting the study. It appears that little is known about how fund beneficiaries learn from the experience. More understanding of how this happens could improve women's lives. I heard stories about women's life through conversations with women beneficiaries in communities and other meetings, and I wanted their stories to be heard. I asked the fund administration to allow me to conduct a study with women beneficiaries. The participants appeared to be happy to be able to voice their concerns or talk about their problems. Despite the effects of being interviewed about their life experiences, participants expressed no concerns or regret about their decision to participate in the study. This was observed in their willingness to participate in the member checking process where they were happy with the transcribed data and only a few alterations were made.

My position as a community development worker, a university lecturer, a woman farmer and a role model in the community, might have made the participants believe that I was better placed to help them make their voices heard, specifically with the Fund. As a woman living

in a rural area of Eswatini, and in a patriarchal society, I understand the situations of the participants. As a result, in order to determine the negative effects that could be caused by my general beliefs about women, I had to focus on the data. The positive aspect of my subjectivity was that I was able to interpret the narratives in the analysis of the findings and understand the technical language used.

4.12 Chapter Summary

This chapter outlines the research design and methodology. This is a qualitative study which is descriptive in nature and it focuses on the subjective reality of the participants. Within the interpretivist paradigm, I used a case study methodology with life history interviews supported by photovoice and direct observation, to collect the life stories of women beneficiaries of Inhlanyelo Fund. The participants' narratives enabled me to explore their experiences, what they had learnt through their experiences and what they felt a better life is. This chapter also discusses the data collection and data analysis methods that I used to create the comprehensive final research project. The importance of adhering to the code of conduct that guided the research process is emphasized.

Chapter 5: Profile of the Participants

This chapter provides the biographical profiles of the ten women participants. The purpose of this chapter is to provide contextual information about the women themselves and to highlight the similarities and differences in their situations.

A few participants, who were interviewed prior to COVID-19 lockdown restrictions, particularly those in the tourism industry, mention the pandemic. Those who were interviewed after the COVID-19 hard lockdown shared their perspectives on how it affected their lives and businesses. Some participants state that they were unable to purchase inputs despite the fact that their businesses, such as farming, poultry, and piggery, were not affected by the restrictions because community members who were their customers required their produce for consumption. The majority of them shared heart-breaking stories about temporarily closing down their businesses during COVID-19 outbreaks due to the nature of their businesses. This had a significant impact on participants' businesses because they were forced to live in the new abnormal circumstances, and others were unable to repay loans on time. This chapter provides demographic and background information on the research participants.

5.1 Background of the Research Participants

I present demographic information as well as biographies of each participant, and provide a summary of their life stories. This section provides a description of the context in which each of these participants operated in their respective locations and photographs of their businesses. For ethical reasons, the actual names of each study participant have been changed, and pseudonyms are used. Permission to use their photographs has been obtained.

5.1.1 Demographic Data and Social Characteristics of the Participants

This includes the names of the research participants, their ages, the number of dependents they have, their marital status, their level of education, and the nature of their business. Table 5.1 provides information about the participants including their socioeconomic positions.

Table 5.1: Demographic Data and Social Characteristics of Research Participants

Name	Age	Marital Status	No. of Dependants	Level of Education	Nature of Business Funded by the Inhlanyelo Fund	Additional Businesses	The Stages of Interviews
Zandie	30	Single	0	Form Five (Grade 12)	Vegetable farming*	Making and selling maize bread	Phase 1 interviews
Merriam	35	Married	5	Form Two (Grade 9)	Seamstress*	Hawking	Phase 1 interviews
Doreen	53	Single	3	Form Five (Grade 12)	Restaurant* Salon*		Phase 1 interviews
Margaret	52	Married	3	Tertiary	Maize farming* Secretary F/T	Employed	Phase 1 interviews
Sonto	35	Single	2	Form Five (Grade 12)	Dairy farming*	Vegetable farming Handicraft selling	Phase 1 interviews
Lindiwe	34	Married	2	Form Four (Grade 11)	Pig farming	*, poultry farming & Vegetable growing	Phase 2 interviews
Ngabisa	39	Married	3	Form Five (Grade 12)	Selling handicraft *	Soap making and selling	Phase 2 interviews
Alice*	47	Married	5	Form Five (Grade 12)	Poultry farming* Sewing uniforms Vegetable farming	Sewing uniforms Vegetable farming	Phase 2 interviews
Thoko	64	Widow	4	Form Five (Grade 12)	Hawking goods*	Sewing Maize farming	Phase 2 interviews
Nonhlanhla	35	Single	2	Form Two (Grade 9)	Fruit and vegetables selling*		Phase 2 interviews

Note: * indicates women's businesses that were directly funded by the Inhlanyelo Fund

Table 5.1 indicates the participants' information which was obtained through interviews. This includes age, level of education, marital status, number of dependents and the nature of businesses. There are six women between the age of 30 and 40, and four women over 40. The women were chosen from a group of young adults aged 18 to 35 and older adults aged 36 and above.

The women ran both agricultural and non-agricultural activities which are described in Chapter 2. Five women were married, and some lived with their husbands and others lived alone because their husbands worked far away from their homes and occasionally visited their families. One respondent was a widow with grown-up children who were unemployed and would occasionally get internships where they were compensated. They had no stable

income with which to assist their mother. One woman was single and had no children and was the youngest of them all.

All participants had reached at least secondary school, and one had completed tertiary education and was now employed full-time. With regard to the levels of education, I compare their education levels with the South African education system. Two women had Form 2 which corresponds to the South African Grade 9, meaning that they had completed nine years of education. One participant completed Form 4 equivalent to Grade 11, and attended school for 11 years. Form 5, which is equivalent to Grade 12 or matriculation, was completed by seven participants. Despite the fact that they completed their matriculation, the women were dissatisfied with their education levels. The majority of the participants had a difficult childhood. A few participants had been employed as children after they dropped out of school. Some participants dropped out of school due to financial difficulties and were subjected to early pregnancy and marriage. Early pregnancy meant that some participants were forced to work as children in order to feed their own children.

5.2 Individual's Life Histories and their Business Journeys in Relation to The Fund

In this section, I present biographies as well as demographic information about the research participants. It is important to include this section as it is relevant to Jarvis' (1999) experiential learning model where he emphasises that a person's biography influences how a person learns. This includes how the loans impacted on participants' lives in both the private and public spheres, both positively and negatively. This chapter's main goal is to summarize the individual's background and key details of their work trajectory in order to provide a clear and distinct picture of each participant interviewed in relation to their participation in the Inhlanyelo Fund. The narratives include information about the nature of their businesses and what inspired them to start them and diversify their businesses.

5.2.1 Zandie

At the time of the interview, Zandie was a 30-year-old woman, from Mkhulamini, who had gone through a lot of hardship while growing up. She lived with her grandparents after she was abandoned by her biological parents. Her grandfather was a farmer and her grandmother worked as a matron in a high school in Manzini and came home on weekends. She narrated how she had to do many domestic chores when she was in Std 1 (Grade 3) until she completed Form 5 (Grade 12). These chores include helping in the farm, fetching water and

herding cattle which is considered boy's work. She was somewhat relieved when she went to stay with her grandmother at her work place. At the time of the interview, Zandie was single with no child and had Form 5 education. Her dream was to study business administration at the University but this was shattered when she did not pass Form 5. Due to the low grades, she could not live this dream. However, because of the love her grandmother had for Zandie, she offered to take her back to school to restart her education in Form 4 (Grade 11) so that she could obtain good grades in Form 5. Zandie declined this offer as she knew what hardship her grandparents had been through to raise her. Instead she opted for a resit examination of the subjects in which she did not do well and this showed determination to improve her grades. She paid for her transport and tuition fees from the money she got from her maize bread business which she was selling before she went to class to upgrade her subjects. She has learnt this business from watching and helping her grandmother bake maize bread. Zandie did not do well in her subjects even after upgrading. She was then told to look for a job but she decided to continue to earn income through baking and selling the maize bread. She would travel long distances in search of maize cobs and she would buy from different farmers depending on availability and this encouraged her to buy in large quantities. This indicates that Zandie was able to take initiatives to improve her life and also illustrates her resilience. She narrated how she saved money from selling maize bread to start another business after seeing that this business was too demanding without much profit. She approached her grandfather who had already retired from farming to use the family farm land to cultivate her own maize and vegetables. She learnt the farming skills from assisting her grandfather. Zandie planted cabbages and sold them to community members. She then concentrated on vegetable farming because of the money earned from the sales. She later planted other vegetables requested by her customers including tomatoes, green pepper and butternuts.

A woman who saw how hard she worked recommended her to the Inhlanyelo Fund, which gave her a loan of E2, 000.00, to invest in her vegetable business. She was able to repay the loan despite the fact that the fund doubted her ability to repay because she was young at the time. As a result, she gained the trust of the fund and was able to borrow again. From the income generated from her businesses she supported her grandparents who were pensioners. During the interview I could tell that Zandie was a passionate, determined, kind and resilient person as she narrated the ups and downs in her life. She later became a very successful business woman, winning the 2014-2015 Woman Farmer of the Year in the Youth Categories

from the Women Farmer Foundation, Eswatini. This award opened doors for her and she became a well-known person through the media and has been a guest speaker and a motivational speaker. She was also now a respected member of the community. Her accolades attracted many organizations and stakeholders who assisted her business to grow to an agribusiness and now she farmed different types of vegetables besides the cabbages as shown in Figure 5.1 which is a photograph used in the photovoice interview.

World Vision, an NGO, purchased a fence for her land, which her grandparents used before they retired. Zandie approached the Prime Minister of Eswatini for assistance, and the Prime Minister later liaised with the Ministry of Agriculture and built her a dam to irrigate her produce. The dam was handed over to Zandie in a big ceremony. Her agribusiness expanded and she now supplied the majority of the supermarkets in the Manzini city centre.

Figure 5.1: Zandie's Cabbage Garden



The image above depicts Zandie's agribusiness, for which made her first loan. She was able to invest more in vegetables, including cabbages, which yielded a higher profit than the maize bread business. She also grew tomatoes, butternut squash, and green peppers, among other vegetables. Life became easier as a result, and she was able to contribute to the household's welfare.

In conclusion, despite being the youngest participants, Zandie demonstrated the ability to make strategic choices and decisions on how to improve her current situation. She described how stressful her life was growing up without parents. Furthermore, the traditional leadership was

not confident that she would be able to repay the loan due to her young age. She believed this was the reason why she was only given a small amount when she had requested a larger amount for her first loan.

Her social standing rose as a result of her national recognition. She has increased her knowledge, skills, experience, confidence, and self-esteem while also improving her output. As a result, of increased income, she supplied large retail shops in the city. She was economically self-sufficient and could care for herself and her grandparents, who had retired.

5.2.2 Merriam

Merriam was a 35-year-old woman, from Mahlangatsha. She was married with two children and another three dependents that were dependent on her. Growing up, life was easier for Merriam because her father had worked at the mines in South Africa and her mother sold used clothes from Maputo. Merriam and her siblings were well taken care of until her parents divorced and her mother abandoned them. After the divorce, her parents left her to shoulder the responsibility of taking care of her siblings when the youngest was six-months old. She had to leave the youngest with other people's families in order to provide for her siblings because her father was working outside the country and would only come home occasionally. What was discouraging for Merriam was when she left the baby with neighbours and found it in a bad state due to an unchanged diaper. However, things improved when her father re-married and the care and domestic responsibilities was taken from her. Merriam was sent from one relative to another as she had to live with her uncle who was paying her schools fees because her step-mother would not allow her father to pay the school fees.

However, she had to drop out of school in Form 2 at the age of 15 years because her uncle became unemployed and was unable to continue funding her studies. She was forced to move back home to stay with her stepmother who mistreated her. Merriam looked for a job as a domestic worker and she was also ill-treated by her employer. Her mental state suffered as she had to move from one place to another and she experienced difficulties each time she changed places. She was very young when she became a domestic worker. At this time, she fell pregnant and she moved to stay with her father of the child. She was forced to get married to the father of the child through the Swazi law and custom or *kuteka*, and she lived with her in-laws. Merriam struggled in her marriage because of the harsh economic conditions. Her in-laws' homestead was built of sticks and mud and some of the houses were even slanting to the side. That is how she described the state of poverty in her marriage.

Despite this situation she had to take care of three of her late brother in-law's children. She tried to borrow money from The Youth Fund to start a business, but her husband objected because he thought Merriam would not be able to pay back the loan since she had no business skills. Later she approached the *bucophu*, or councillor to inquire whether she qualified to borrow money from the Inhlanyelo Fund. She went ahead and applied for and collected the loan without her husband's knowledge. She borrowed her aunt's old sewing machine (which could do only straight stitching) to start her sewing business. She took the initiative to pretend that she was already in business because the fund criterion was only to loan to people who were already running a business. However, this later changed to include start-up businesses. She used the loan to buy fabrics from South Africa to sew garments for Zionist Church members, as these were not available in shops, as well as traditional attires. Later people requested her to sew clothes and this encouraged her to also buy and sell ready-made clothes from Durban.

Merriam had a lot of determination to transform her life as she built her in-laws better houses out of brick. Seeing that her in-laws were now living in better structures, she asked the family for land to set up a home for her husband and children, a distance from her in-laws. Merriam was able to build herself a home, bought a water tank and installed electricity. Her husband was not working at that time and after some years her husband got a job as a labourer and did not stay with his family. Even though he was unemployed he used his money to buy cows which he used to pay the bride price for Merriam. He was not able to provide for his family which meant Merriam was the main breadwinner. When the children called him to provide for their needs and he would call Merriam to provide for their needs. From the interviews I see Merriam as a kind person, determined to improve her livelihood. She sent her children to the best schools so that they would be not like her. She paid for her children's school fess. For this reason, she complained bitterly about the pandemic restrictions in South Africa where she bought her materials and clothes.

Merriam wanted to start a new business with broiler chickens, but she had no idea where to start. She decided to raise indigenous chickens because she was familiar with them. As a result, she wished that the fund could provide training in broiler chicken rearing. She was willing to learn from others through dialogue, which enabled her to begin raising indigenous chickens. She was quick to point out, however, that not everything you learn from others can be put into practice. She used the example of being unable to start broilers and place them in the house with rats, implying that proper structures are required to raise broiler chickens. She

noted that the pandemic could affect her current business while she had the heavy burden of providing for her children and paying school fees. Merriam saw herself as successful because she changed her status in the community and was recognised as a business woman. She mentioned that other members of the community would say she was clever which indicated jealousy when people praised her and came to see what she was selling. She believed that her accomplishments in life raised her self-esteem. Furthermore, she considered herself superior to her husband because she was able to provide for the family and her earnings were higher than other women with jobs. Merriam was still with her husband, who worked far away from home and would visit when he was not working.

Figure 5.2: Merriam's Sewing Machine and Sewing



Figure 5.2 depicts Merriam's sewing room, a sewing machine, and finished clothes that are ready for collection by the owners. The finished goods include Zion garments, clothing, and traditional attire.

Her life improved because she was able to construct a house for her mother-in-law with water tanks and electricity, allowing her to move out of the family homestead and build her own house a short distance away. She was respected in the family and community because she earned more money than her husband and managed the household on her own. This irritated her husband, who had not worked for a long time and had only been employed for four years at the time of the interviews. The fund provided her with the resources she required to improve her business, which provided her with profits that she used to care for and feed her family. She learnt a lot from the training provided by the Inhlanyelo Fund, as well as through solidarity and networks with other business women. She thought about expanding her business by raising and selling indigenous chickens.

In summary, Merriam was subjected to additional burdens and responsibilities by her in-laws, which came in the form of false appreciation and put an additional burden on her. In addition to her own family, she was forced to adopt her deceased brother-in-law's children. Her in-laws added to Merriam's stress because she had been exposed to child labour and had lived in a child-headed household, experiencing the pain of her parents' divorce. She had lived with a harsh stepmother. She had to move from one family to another which can be regarded as displacement. She became pregnant when she was young, just to belong somewhere. She dropped out of Form 2 when she was 15 years old.

The additional burden placed on her contributed to her disempowerment because she was unable to save or invest in the business. This could be due to a patriarchal society that did not value domestic work done by women, which was not classified as productive. Her in-laws saw this work as one of her reproductive responsibilities as a woman. Furthermore, even when the husband worked, he did not provide for his family because he was more concerned with purchasing cattle. He thought this was the man's duty and that Merriam benefited from the cattle because he used them to pay her bride price. Merriam, on the other hand, was unconcerned that she was the main breadwinner, perhaps because she was used to it and she believed that it was empowering because it gave her control over her life. Despite the fact that it was painful, the situation increased her soft skills such as self-esteem, confidence, and led to her rise in prominence in the community. She boasted about earning more than her husband.

5.2.3 Doreen

Doreen was a 53-year-old Mafutseni woman. Her father died when she was ten years old, and she was raised by her mother, who sold vegetables in the market to support her six siblings. Her mother struggled to send her children to school, let alone provide for their basic needs. This made life extremely difficult, although two siblings died, leaving only four. Doreen completed high school but her grades were so low that she was unable to continue her education. She then became pregnant and separated from the child's father, who was unsupportive.

She assisted her mother in the market in order to earn money to feed her child. She then started a salon business that had few customers. Her mother cared for her other siblings, and she was able to provide for her own child with the little money she earned from the salon. She became pregnant with her second child, and this father was also unsupportive, believing that she had enough money to care for the child from her business. Seeing how difficult it was for her to make ends meet with her two children, she closed the salon and found work as a shop assistant in Lomahasha, where she stayed with a relative. Doreen's earnings were insufficient to support herself and her children, so she began selling ice cream part-time. She made a profit and stopped working as a result. She explains that she was able to open a salon with the money she saved from her ice cream business.

She was able to purchase a used van. Things fell apart when she became pregnant again with her boyfriend, a Lomahasha High School teacher. Her boyfriend was only concerned with her child's needs. She claims that her boyfriend destroyed her business by engaging in intimate relationships with her salon customers and spending all of her money to entice and feed the women. This made her many enemies and the business struggled due to a lack of customers. She separated with her boyfriend and returned to Mafutseni, her parental home, to restart her salon business. The salon was in disarray because she was washing people's hair in a bucket. She became aware of the Inhlanyelo Fund, which provided financial assistance. She used the fund loan to purchase a water tank for the salon, and it became profitable because she had running water, which pleased her customers.

Doreen borrowed from the fund a second time to expand her salon business but she used the money to open a restaurant. She continued to diversify her salon profits in order to expand her restaurant business. She borrowed from the fund a third time for the restaurant. She took part of the money to buy a second-hand car which she paid in instalments. This was after she

sold her first one when times were tough. Doreen reported that people broke into her restaurant which was a major factor in her restaurant's initial down fall.

She was then awarded a tender by two Mafutseni stakeholders to provide food on credit, with the agreement to pay her at the end of each month. These stakeholders include Inyatsi Construction Company and the Eswatini Royal Police, which had a police station with holding cells. The administration of the Eswatini Royal Police requested food for the inmates and said she would be paid at the end of the month. The construction company ordered food for its employees and said they would pay her at the end of the month. Things went well for a few months and she received cheques each month for her services, but things changed when the stakeholders failed to pay. They went months without paying but continued to order food. Doreen was unable to repay the loan and had to rely on remittances from her older children. She occasionally failed to repay the loan and paid the arrears when she received her tender pay.

Figure 5.3: Doreen's Restaurant



Figure 5.3 depicts the decrepit state of Doreen in her restaurant. Her life had become complicated, leaving her confused and unhappy. She could not stop supplying her customers but she had to rob Peter and to pay Paul in order to stay in business. Doreen was well aware of her shortcomings, as she understood that her company was too small to accept tenders in which she was required to sell food on credit. Her house was female-headed, so she was solely responsible for the care and feeding of her children. This had a significant impact on her finances, and she was unable to repay the loan. She was hopeful that once the tender was paid out, she would be able to repay the loan she received from Inhlanyelo Fund.

She has also learnt not to sell her products or services on credit, whether through tender or to individuals as this resulted in her business' failure to survive. Doreen did not appear to accept responsibility for her decisions, instead blaming the fund for not providing enough information on how to run a business, while acknowledging that she should have implemented the record keeping knowledge gained from the fund's training. She also blamed the government as her tender clients claimed that they did not pay her because they had not received money from the government.

Doreen's became pregnant from different men, adding to her burden and making her life difficult because they were unsupportive. She was powerless to stop her boyfriend from taking money from the business to feed other women, as well as having affairs with her customers, which contributed to the business' downfall. She was determined to earn money, but she lacked business management skills, which is illustrated by the way she diverted money intended for one business into another business. Credit is commonly thought to be a gateway to empowerment, but for Doreen, accepting the tenders made her worse off. She did not blame herself for her decisions

5.2.4 Margaret

Margaret was a married woman from Kukhanyeni, aged 52 years. She came from a family of five children and was the only one to complete high school. She grew up in a household that lacked a father and her mother handled the majority of the household's needs. Her parents' marriage was arranged by their parents, and further her father was not a responsible man which is why she mentioned that they did not appear to have a father. Margaret's mother stopped paying her school fees when she was in Form 2 because she had to care for her other siblings.

Margaret's mother requested a bursary from the Roman Catholic School so that she could finish her high school. At that time there was no free primary education in Eswatini. Her high school results were not good so she could not continue to a tertiary institution. She later enrolled in secretarial studies at a private college and this enabled her to get a government job as a secretary. She was a civil servant employed on a full-time basis, but she also farmed part time. However, Margaret continued to struggle even after she started working because she had to take care of her mother and family. She had to build them a home from the little salary she earned just to have a place to call home.

At the time of the interview, Margaret was married with three children. Her first marriage ended early because of the death of her husband and she had two children. Her husband passed on before he could pay her bride price and she was not able to enjoy her marriage. She was forced to marry her late husband's brother as tradition demanded. He was her husband at the time of the interview. She had one child in this marriage and this husband paid her bride price. She narrated that she struggled in this marriage because of the low salary she earned. She had to do most of the things on her own although she was the main breadwinner at her parental home. She said that she did not have good experiences such as shopping with her husband, let alone receiving money from him to take care of the family. The interview seemed to be a healing process as she opened up about her marriage situation saying that she has not been happy since she got married, as she expected her husband to provide for her and the family. During the interview she was checking that her husband could not hear what she was saying. She felt that maybe this was how a husband should treat his wife. She wished her husband would take over the household responsibilities.

Margaret owned a maize production business on which her entire family relied. Maize farming is seasonal and depends on rainfall. She planted, weeded, and harvested with a tractor, but she also used seasonal labour to add fertilizer and harvest. She used maize as a staple food and sold the surplus. Because her husband was unsupportive, the income from maize sales covered approximately 80% of the family's needs.

Margaret was uneasy about the arranged marriage because she believed that her husband was only interested in the marriage for sexual satisfaction rather than the responsibilities that came with being the head of the household. She had no choice but to do what culture expected of women in a patriarchal society by marrying her late husband's brother, so that he could pay the bride price, which her first husband did not do before he died. It was a Swazi

culture that widows enter into a procreational relationship with one of her deceased husband's younger brothers (WLSA, 2004). In many cases, bride prices or bride wealth has been a family affair, with various family members contributing. However, human rights committees are contending against this practice and the Eswatinin constitution (2005) states that a woman shall not be forced to participate in or uphold any custom to which she is morally opposed.

Figure 5.4: Margaret's Maize Farm



Figure 5.4 shows a section of Margaret 's maize farm which was next to the homestead. She had more than 5 hectares of land to farm. The Inhlanyelo Fund supported and saved her business, which had been depleted by household demands. The fund taught her bookkeeping and accounting skills. Her collaboration and networking with other women assisted her in learning more productive farming methods.

Margaret appeared to be well-off because she worked full-time and her husband was a teacher, but she was struggling. That was why she started a part-time business to supplement her income because she was the primary breadwinner and her husband was not supportive. The additional burden she had of providing for the family, children, and her own biological

family, as well as using her salary to pay back the loan, made life difficult for her. Margaret was a cultural victim as a result of her arranged marriage.

She borrowed money from the fund. It may appear strange for the fund to lend to employed people but loans were accessible to everyone, whether employed or not, as long as they owned an enterprise that required funding. This makes it difficult for me to compare her with other participants who relied solely on their businesses. Despite the fact that Margaret was working, she was treated as female head of household because she provided 80% of the households needs. Margaret mentioned that she ran her business part-time and paid people to assist her seasonally due to the limited time she had for the maize farming. She fitted into the profile of the types of beneficiaries the fund targeted.

5.2.5 Sonto

Sonto was a 35-year-old single woman from Luve with two children. She was raised by her mother, who did not have a job, but supported the family by selling wares at the market. Her father was not present to raise them, let alone monitor the children, leaving her mother to be the head of the household. Sonto's life was difficult because she had to leave school every day to help her mother at the market place before returning home. And when she got home, she had to do all the house chores, which made it difficult for her to do her schoolwork because she was exhausted.

Sonto's mother, raised all of her children and sent them to school with the money she earned from selling fruit and vegetables at the market. Sonto completed Form 5 of high school, but her grades were insufficient to allow her to attend a tertiary institution. She did not have enough money to go back to school and improve her grades. Her mother suggested that she look for work because she was responsible for the other children. Her mother wanted her to pay more attention to the other children because they complained if she was allowed to continue attending school. Sonto described her life as difficult because her father was absent from their lives, leaving their mother to care for their basic needs. Her life became more difficult when she became pregnant and the father died, leaving her to care for the toddler alone.

Sonto stated that she made a living by selling fruits and vegetables, a business idea she copied from her mother, and that her life was still difficult because she could only afford the necessities. She decided to diversify her business and started a handicraft business, but she

didn't have any money. Sonto borrowed E600 from her aunt as a start-up capital and purchased grass from rural women in the Highveld to make baskets, grass mats, and grass-coloured flowers that she sold door to door in Daveyton, South Africa. For the first few months it was difficult for her to sell in a foreign country, but her aunt advised her to be patient, and she did not give up and gained customers who wanted to buy her handicraft. She fell pregnant again from a South African man she met while selling in South Africa. As a patriarchal society, women's reproductive decision making and fertility are shaped and influenced by male dominance. As a result, it is difficult for women to use openly use contraception.

When Sonto became pregnant, she stopped selling and stayed at home until the baby was born. The father looked after his child but he did not visit Sonto in Eswatini, making it difficult to learn more about her situation on the ground. The money he gave was insufficient to meet her and the child's needs. What made matters worse was that she had another child from a previous relationship, which added to her responsibilities. She went to Inhlanyelo Fund to borrow money to increase her sales, and her life became easier because she could provide for her family and children. She did not tell her boyfriend about her loan because he did not care about Sonto's background and she only saw him when she went to sell her wares. When her customers dwindled she decided to discontinue her handicraft business in South Africa. She did not see her boyfriend again and did not get money for the child's upkeep, which left her caring for two children from different fathers. She expanded her business by purchasing second-hand clothes and pots in Maputo to sell in Eswatini. The company did well until she became tired of traveling and decided to start dairy farming.

Sonto ventured into the milk production business when she bought a cow and a calf with the money obtained from her handicraft business. She sold milk and sour milk to community members which enabled her to buy another cow and she borrowed a bull. A calf was born and she had more milk. The owner of the bull took it back and she remained with two cows and calves. Her first calf was bitten by a snake and later died. She approached the fund to borrow money to buy a cow and she used the remaining calf as surety but it fell in the ditch and died. Now she had three cattle without calves and two of the three cattle died and she was afraid to borrow again after paying back the loan because the calf she used as a surety had died. It died in mysterious circumstances as she found it dead with dogs were feeding on the carcass. Sonto now had no dairy cows and this led to a set-back in her life and business. Life became difficult for her again and she ventured into vegetable farming which did not give her much

income since it was small. She only planted spinach and tomatoes which she sold at the local market. The income was not enough to cater for all her family responsibilities including assisting her mother who was now old.

Figure 5.5: Sonto's Dairy House



In Figure 5.5, Sonto's dairy farm is empty because she lost all her cows and calves that were supposed to produce milk for her to sell. She used all her money to pay back the second loan. She was looking for other ways of getting financial help, such as joining a co-operative and a stokvel.

Figure 5.6: Sonto's Vegetable Farm



After the dairy business failed, Sonto, embarked on vegetable farming as seen in Figure 5.6 above. Sonto was in trouble because all her businesses were failing, but she still bragged about her success and the status she obtained while working in milk production. She said that other women were jealous of her and would not share ideas with her, while also claiming she had no money. She jumped from one business to the next too quickly. She claimed to be selling handicrafts before moving on to importing and selling second-hand clothing and three-legged pots. She did this despite the fund's goal of lending to existing businesses in order to expand the enterprises would increase profits.

5.2.6 Lindiwe

Lindiwe was a 34-year-old woman, from Sigombeni. She was married with two children. She was raised by her grandmother from Grade 1 to Grade 7 and her childhood was not easy. Her mother was sick and she had to do chores at a very young age. Lindiwe started fetching water from the river in 25 litre containers when she was in Grade 1. She used to go to school on an empty stomach, and if she did eat it would only be porridge and sugar. Her father worked in Bhunya and every month he drank his entire salary and he never sent money home. She finished her primary education because her primary school teachers helped her with school fees and bought school uniform. Lindiwe was clever and did well in her class and she passed Grade 7 and went to Form 1. She then went to stay at her mother's parental home. Life was not easy there also because she had to have money to contribute towards the food she ate in this homestead. So, they did not accept her but she stayed there until she completed Form 4. She went on to Form 5 but she was not able to write the examination due to an unknown sickness that prevented her from reading what was written. For this reason, she failed Form 5. After two years, a teacher took her to live with her so she could retake her exams. Lindiwe had to help the teacher with housework during the day while also taking night classes and writing assignments and homework. This was normal in Swazi culture, though it may appear exploitative today. She was unable to write exams this time because she had not paid her exam fees. Life continued to be difficult for her, and she was forced to return home and look for work.

Her first job was as a domestic worker, which she left because she was sickly and unfit for the job. The father in the house where she worked offered her a job as an assistant in his shop in Mpaka, earning E700. Her rent was E400 and she used the rest to buy groceries for her parents' house. She met her husband, who had previously divorced his wife. Things moved

quickly and they married in a traditional marriage under Swazi law and custom shortly after meeting, to the disapproval of both families. Her husband was twice her age. She did not marry out of love, but because she needed a man to take her financial burdens away. As a result of the age gap, she felt that she was infantilized in her marriage and her husband regarded her as one of his children and not his wife.

He refused to include her in decision-making, and made plans without her consent. Lindiwe lacked sexual intimacy with her husband because he was old and away for work. This led her to consider divorce, but she was worried about being labelled *libuya* or a failure. The traditional patriarchal culture does not support a woman leaving her marriage for any reason. She started a piggery project with savings that were meant for food and some assistance from her husband. Lindiwe wanted to expand the business and borrowed money from the Inhlanyelo Fund without her husband's consent. When she applied for the loan she had piglets and needed to buy feed. She was surprised when she was told that her husband had to stand surety for the loan. She observed the unprofessionalism of the inner circle of the fund when processing the loans. Her husband worked outside the country and usually came home month end making it difficult for him to stand surety for her loan. Her husband had to be involved even though she wanted to do it behind his back. The community leadership knew her husband, and told her he had to sign surety. She felt that now she could not prevent him from knowing her plans to access a loan. This process delayed her application and the piglets suffered.

Lindiwe's worst experience was when she woke up in the morning and found eight of her pigs with the heads chopped off at night by unknown people. She had orders already to sell the pigs. She suspected her neighbours because they were aware of the business and that she lived alone. Lindiwe stated that she did not hear any noises at night due to the distance between her house and the piggery shed. This was worsened by her in-laws not accepting her as a wife. To make things worse, they did not live far from her residence and they should have heard the noise when the pigs were killed and come to her rescue. The fund gave her the loan too late and the piglets suffered from lack of feed. Her husband abused the loan because she had no control over anything in the household. When she received the loan, her husband took part of the money to service his car. She used some of the loan to pay an outstanding debt and the rest she used for feed.

She decided to start a poultry business in order to survive without making a fool of herself by asking her husband for money. If she asked him for money, he asked her many questions about what she is going to do with the money. With this new business she had no problems because there were other people raising chickens. It was not like the piggery production. She visited a woman who taught her how to start this business. She consulted her now and then, until she was able to sell the first batch. Lindiwe took the profit from the piggery and bought chicks for her poultry production before the COVID-19 restrictions, after which business was not doing well.

The COVID-19 pandemic severely affected her business and she resorted to using the household food money from her husband to support her business and in order to be able to pay back the loan.

Figure 5.7: Lindiwe's Piggery



The killing of her pigs made her realise that she needed dogs to alert her at night. She felt that her neighbours had been uncaring to just leave the pigs to die.

When she applied for the loan, the fund told her to go bring her husband. It was most painful when she borrowed money and her husband took the money intended to improve the business. Lindiwe realised that one should use the loan for the business as intended.

Lindiwe was quick to say that her in-laws and step-children hated her. She complained that they had no spirit of ubuntu. She bought dogs to raise an alarm if something was wrong outside. She believed that you should be connected with others in order to live in harmony. She thought she was living well with others but community members slaughtered her pigs for

no other reason than to bring her business down. She had assumed that living in harmony with others would protect her and her business. She stated that her lack of involvement in household decisions resulted in low self-esteem and lack of confidence because she was perceived as someone who knew nothing.

5.2.7 Ngabisa

Ngabisa was a 39-year-old woman. She was married with three young children. She was raised by her poor mother and never met her father. In Nkhonga, she grew up in a family of ten children. Her mother paid more attention to the boys and sent them to school, leaving Ngabisa to help out at home with house chores because she was the only girl among nine boys. Her mother encouraged her to look for work as a helper, and she was hired at Malkerns to care for a child. Her employer's family treated her as one of their own, and they decided to send her to school and pay her tuition. The family arranged for someone else to look after their child while she enrolled in Grade 4. She did not complete Grades 1,2 or 3. She continued her studies until Form 2, when she met a man who claimed to be her biological father. She was so eager to meet her father that she decided to leave her new family in Malkerns. Her father assured her that he would look after her and that he would continue to pay her school fees. She moved in with her father, and shortly after she finished Form 2, her father died. Ngabisa's life became difficult once more, but she was afraid to return to her family in Malkerns and ask for help. One of her teachers decided to take her in and pay her school fees while she was forced to work as a maid until she completed Form 5. Unfortunately, she failed Form 5 and the teacher was unable to afford a resit exam for her, so she dropped out.

Ngabisa looked for another job but ended up living with her stepmother and her stepmother's children. While staying with her father, the stepmother seemed to be nice to her and when she was stranded, she was quick to go back and stayed with her. However, she was shocked when her stepmother said she could no longer stay with her because she was not working and there was not enough food in the house to feed her. Life for Ngabisa was very hard at that time and she eventually got a job as a nanny again. She narrated how her life was very difficult for her as she was stranded, not knowing what to eat or where to stay. At that point she felt she might commit suicide or become a prostitute. Ngabisa did not do that but she found a boyfriend and fell pregnant, presumably by accident (this was not clarified by her) and she had a miscarriage. After her miscarriage she married the father of her child and he got temporary

jobs. She fell pregnant again. She decided to go back to where she had worked before, and do their laundry part time so that she could earn an income. She saved money and wanted to start a business. Her husband was in the handicraft business and he encouraged her to start a similar business. Ngabisa requested for E600 from her husband to start the business. At first it was difficult to secure a space in the Manzini Market but she eventually got one. For the first few months her husband paid the stall fee. He husband bought stock for her in South Africa until he found a temporary job in a local construction company. Ngabisa continued with the handicraft business and an old woman in her community minded her baby while she sold her wares at the market place. She said her husband was supportive in both the household and in the business. However, it was very difficult for her husband as he only had temporary jobs and sometimes he was unemployed. Ngabisa had to do more in the household with her income. She built a house for the family which needed to be extended and also sent the children to school. She was happy with her business because she could meet people and expand her network. She involved her children in beadwork. Thus, everyone in the family learnt the handicraft business. She met important people such as the *emakhosikati*, or the king's wives. This opened up new opportunities for her because she kept a directory of clients who called and made orders. When people with status made orders, it increased her confidence and self-esteem. Rubbing shoulders with royalty made her popular and lucky because there were many competitors in this type of business.

Figure 5.8: Ngabisa's Decorative Beadwork



With the Inhlanyelo Fund loan, Ngabisa was able to buy more stock. She bought a packet of traditional beads for necklaces. Ngabisa's business was largely dependent on tourists. With the COVID-19 pandemic, Ngabisa's business experienced a huge decline. From the little she has been able to save, she planned to diversify to a more "in demand" business selling liquid soap and fabric softener. She produced soap in small quantities and sold it in the community. She refused to give up because COVID-19 had affected the handicraft business. She was determined to push on. She worked in the same business as her husband while doing handicraft and he was good to her and encouraging. It is not clear whether he continued to encourage her and pay her expenses.

In conclusion, Ngabisa appeared to be proud about her husband, and he still worked for the construction company seasonally. However, in Ngabisa's life story, she fell in love just to have someone to take her burden away. Luckily her husband was supportive, but the unfortunate part is that he was not able to secure permanent jobs to enable him to provide fully for his family. Life had been very difficult for Ngabisa, but she was a person who took initiatives and was resilient. She started making liquid soap in order to survive during the pandemic. She practised the culture of saving money from the business, cooperatives and she joined a stokvel to make money. She was confident, however, that she could assist her husband in maintaining the welfare of their family, as he was not permanently employed. Despite the fact that she was severely affected by the pandemic, her soft skills, such as self-esteem and confidence, were evident.

5.2.8 Alice

Alice was a 47-year-old married woman with five children. She was from Ngculwini. She was raised by both her parents, and her mother sold consumables at the market while Alice's father was a farmer and a motor mechanic. Alice used to sell vegetables for her mother at the market so that she could pay her school fees. Alice's parents had nine children in total, six boys and three girls and she was the eldest girl child. She left school at Form 5 but could not proceed to tertiary levels because she failed English language, which was a core requirement. Life became very difficult for Alice. She became pregnant at the age of 19 years and had to move to her husband's house. However, Alice was lucky because she did vocational training at school which helped her with her poultry business. She endured hardship. She began selling iced flavoured water, biscuits, chips and chicken portions. Subsequently, she started

breeding her own chicken with skills obtained from the vocational training. With the few proceeds, she installed a borehole to start vegetable farming.

Figure 5.9: Alice's Poultry Production



Figure 5.10: Alice's Vegetable Seedlings



With support from the Inhlanyelo Fund, Alice was able to buy seedlings, fertilizer and farm equipment. Even with the loan, Alice had to push hard to be able to sustain her family. Her husband was employed as a civil servant and was an alcoholic and he was unable to contribute to the family. She stopped giving her business money to him to avoid him wasting it on alcohol. These situations made Alice feel emotionally and financially abused and caused her to disrespect her husband. She stated that “He is over there, drunk as always”. She paid for three of her children’s school fees. They got government scholarships and were in different tertiary institutions. The other children were doing Form 2 (Grade 10) and Standard 5 (Grade 7). Her burden was not as heavy as before. Embarking on her businesses helped to keep her mind busy and reduced the illnesses that she got when her marriage was difficult.

Alice’s health issue: diabetes, arthritis and hypertension, affected her input into the business. She got business ideas from other farmers as well as through the Inhlanyelo Fund training and from the *inkhundla* or local government.

Alice began the poultry project because she was confident about her knowledge of poultry. She was the only one participant who received vocational training at school, and this assisted her poultry business. Alice was stressed by her alcoholic husband, who did not provide for the family, and she developed chronic diseases. She stated that, in addition to caring for her children, she wanted to boost her self-esteem by going on vacation in South Africa with her friends and purchasing what she desired for herself.

5.2.9 Thoko

Thoko was a 64-year-old woman from Sigcaweni. She was a widow with four grown-up children. Thoko narrated that her childhood was very difficult because her father married a second wife. The polygamous relationship meant her father did not take care of them anymore and her mother had to take care of all her siblings. However, she became used to a difficult life. She felt like a slave as she was overworked on her parent’s farm. Thoko observed that this experience was a learning opportunity for her because it helped her to improve her standard of living later on in life. While she thought that children that she grew up with who did not do many household chores were living a good life, she now thought that they have not become anything because they did not gain any skills in their childhood. She appreciated that her parents were traditional and adhered to Swazi culture. They taught her many things, including that a child should respect elderly people, and not question them. Thoko recounted that she got pregnant and was forced to marry the father of her child

because in Eswatini culture, a girl cannot have a child outside of marriage, which was previously thought to be a grey area. As a result, the girls were forced to marry, which perpetuated forced marriage. As a mother and a wife, she had to be at home and make ends meet which she did through farming, sewing and selling wares. She started her hawking business after she saw her sister-in-law doing it and approached her for assistance in embarking on this business because she saw her earning an income. Her sister-law was willing to show her where she bought her stock in South Africa. Thoko specialised in blankets, and clothes and she targeted teachers in local schools. She used the money from the business for the household because her husband worked far away and only came home at month end to re-stock her wares. She did not ask her husband for anything. He gave her money to provide for the family and paid for the children's school fees and that was enough for her. Thoko went to South Africa at month end or at the beginning of the month to supply her clients. While at home she farmed maize for selling. She ploughed in summer when rainfall is expected and she spent the other times sewing. She noted that having a child changes one's life because it requires one's undivided attention. The combination of doing all the household chores, child care, managing her maize and sewing businesses was difficult and the businesses often suffered. She did, however, work very hard on her maize and was noticed by the extension officer. The Ministry of Agriculture chose Thoko's farm to showcase the seed brands because she was well-known in the maize production business. By doing this, she gained popularity and respect in both her own and neighbouring communities. There was a big event, attended by the Minister of Agriculture. She became a contact person for the ministry and maize farmers in her community.

Figure 5.11: Thoko's Vegetable Farm



Thoko stated that she got help from the Inhlanyelo Fund to assist in buying stocks from South Africa to sell to the community. Her business was moving well until she lost her husband. Things became tougher because she had to discontinue her business to mourn her husband and perform the customary widowhood rites. Widows used to face difficulties during the period of prolonged mourning (from six months to two years) in Eswatini. This can include confinement, eviction, restricted movement, hair shaving, and the wearing of mourning gowns (Dlamini 2016:47). The COVID-19 pandemic restricted her travels to South Africa, where she went to buy stock. This affected her business and she was only able to care for her children with her late husband's pension fund. Through the Inhlanyelo Fund, Thoko learnt that we need each other to survive.

In summary, Thoko was a widow, and her husband worked for Eswatini Railway. This meant he was not at home when she cared for her children. Thoko concluded that it made no difference whether the man is present or not, because five years after her husband's death, her homestead was even better than before. She appears to be conflicted about her husband. She speaks of him being a good husband and having a good relationship with him, but she is unsure what she feels about traditional culture and her husband's place within it.

She believed in the value of women's independence. She was one of the best maize farmers in the region, and her maize business became a model farm. This gave her confidence because she was able to help other women. Thoko was given many opportunities and was invited to many training events where she gained knowledge and skills and which she shared with other community members.

5.2.10 Nonhlanhla

Nonhlanhla was a 35-year-old woman, from Mahlanya. Her level of education was Form 2. She was a single mother of two children. She became pregnant when she was very young Form 1. Her mother ran a business selling traditional beer, which she used to pay Nonhlanhla's school fees. Due to the situation at home, she got a job at a cotton farm after her first child was born, but then the farm closed down. Her brother, in Mahlanya who sold fruit and vegetables, saw her situation at home and stepped in to help her start a business. Things were tough as she had to juggle child care with her business. She did not have enough money to buy more stock, so she sold unripe avocados, sweet potatoes, and nartjies. Her stall was next to her brother's table, and he sold the fruit and vegetables that she did not have. Her brother eventually relocated and left Nonhlanhla to run his stall. This is how her business

grew. She borrowed money from the Inhlanyelo Fund to buy more fruit and vegetables to sell at her stall.

She approached the fund for help, but was told that she had to pay off someone else's debt before she could qualify for a loan. If a member who borrowed from the fund does not repay her loan in full after twelve months, the fund does not lend to any other member from that chiefdom. The person who was unable to repay their loan, prevented all other beneficiaries from obtaining credit. Nonhlanhla contacted other women for financial assistance, and they jointly paid pay off the loan and then received loans from the fund. Her business improved after the loan. She was pleased with the fund because, once she had repaid the loan in full, she would be able to borrow a larger amount of money. Nonhlanhla and her colleagues had to settle the debt before they could borrow from the fund.

Figure 5.12: Nonhlanhla's Fruit and Vegetable Stall



Figure 5.12 shows Nonhlanhla's fruit and vegetable business after she received the Inhlanyelo Fund. However, she stated that she took this photograph before new stock arrived. She observed that, although the fund demanded repayment for another person's debt before qualifying for her own loan, she recorded a significant increase in her business as a result of the loan. She stated that the COVID-19 lockdown impacted on her business she still makes

income because she sells basic necessities. Nonhlanhla learnt a lot about business. Primarily, she learnt to work collectively and to network with other women to acquire business knowledge and information. The Inhlanyelo Fund helped her because of its low interest rates compared to the money lenders that she had initially patronized.

5.3 Summary

The ten biographies reveal that all the participants had a difficult childhood, including becoming pregnant at a young age. The majority of participants had low levels of schooling and were unable to pursue tertiary education. One participant obtained a higher level but did not qualify for university admission. She enrolled in a college where she pursued secretarial studies. A few participants were involved in child labour, where they had to look for jobs in order to survive. This was due to the hardships at home such as poverty in the household, divorce, being raised by single mothers, and being abandoned by parents who had to look for jobs to feed their babies.

The majority of participants had more than two dependents, and more than half were married women who lived with their husbands. Few participants were not married and did not have children at the time of the interview. The majority of participants stated that their husbands were not supportive in at respective homes or businesses. Participants who were not married had boyfriends, who were also unsupportive. There was one widow among the participants. One respondent stated that her husband worked, but was an alcoholic.

The majority of respondents lived in rural areas, and some businesses were run at their homes, while others were run conducted outside their homes. Few participants used the loan solely for business purposes, and the majority of respondents diverted the money to other household needs, using only a small portion for the business. The majority of the participants' businesses were small and unsustainable, but this allowed them to manoeuvre for survival. The participants were more concerned about their ability to provide for their families, send their children to school, and advance their social standing. More importantly, they had alleviated some of their childhood difficulties. Furthermore, because they were in a patriarchal society, many social norms and institutions perpetuated gender inequality, preventing them from fully enjoying their lives.

5.4 Chapter Summary

In this chapter the biographies of the participants are presented. The experiential learning model stated that a person's biography influences how a person learns (Jarvis, 1999). The demographic data and social characteristics of the participants are discussed to show similarities and differences in their age, level of education, marital status, businesses, and number of dependents. The narratives are based on information gathered from life history interviews. These narratives were told in relation to their memories of the Inhlanyelo Fund. Photographs illustrate the nature of the businesses they spoke about.

The summary analysis of the biography indicates similarities such as in childhood difficulties arising from a poor background, early pregnancy, and exposure to child labour in the parental families. In addition to child labour, they were forced to perform strenuous household chores that were unpaid or unrecognized. Their marriages were a way for them to get out of poverty, but their experiences show that they also had difficulties in the conjugal home. Although patriarchal societies had an impact on their lives of the narrators, engaging in income-generating activities or business was a way of alleviating poverty and it was empowering. There are a few differences in how the fund affected their lives, and in the learning acquired from their experiences. The majority of the women who shared their stories were relieved that they had accessed loans from the fund and had met their basic needs.

Chapter 6 presents and discusses the findings in relation to the research questions in order to determine whether the Inhlanyelo Fund has resulted in better lives for women and to generate a better understanding of their learning experiences.

Chapter 6: Presentation of Findings

This study seeks to assess experiences of women participating in Inhlanyelo fund and ascertain if it has changed their lives or not, particularly in terms of their learning. The findings are presented in themes in line with the research objectives and key research questions of the study. The following chapter, Chapter 7, will provide an overall discussion and analysis of the findings.

Data collection took place among ten married and unmarried women who met the sample selection criteria as outlined in Chapter 4. It includes the livelihood trajectories collected through oral histories and semi-structured interviews. The findings of the study are used to answer the research questions below.

1. What experiences have the rural women beneficiaries had with the fund?
2. How have beneficiaries of the Inhlanyelo fund learnt from the experiences of using the fund?
3. How do the women beneficiaries of the Inhlanyelo Fund feel the fund has affected their lives?

The participants' lives are affected by the Inhlanyelo Fund in ways that differ from participant to participant although there are some common outcomes. These are presented below.

6.1 Women's Experiences of Participating in The Inhlanyelo Fund

This section answers research question one through an assessment of the different aspects of the research participants' unique personal engagement with the Inhlanyelo fund. It is important to note is that these women's experiences are structured and framed within an existing institutional framework of customs that either enhances or obstructs them from gaining the maximum benefit from the fund. Therefore, I highlight the participants' experiences in relation to the following themes: loan application and repayment procedures, women's low socio-economic status, patriarchal systems, number of dependents, female-headed households, unpaid work, power relations, decision-making, effects of spousal relationship and the COVID-19 pandemic. Each woman comes from a different chiefdom in the Manzini region where chiefdom leadership has different procedures for processing loan applications and ensuring repayments. This is due to the fact that the fund depends fully on the

traditional leadership to recover all loans disbursed to participants, no matter what situation befalls the beneficiaries, thus bringing in different lived experiences.

6.1.1 Loan Application and Repayment Procedures

The majority of participants encountered difficulties in obtaining loans. Loan application procedures were time-consuming and can be viewed as a barrier to small and medium-sized businesses obtaining microcredit. A few women expressed dissatisfaction with having to rely on their husbands as sureties. These experiences caused the women to be hesitant to apply for a loan, which reflects Hannan and Ashta's (2017) suggestion that the loan application process be made more flexible for clients. The fund's goal was to provide credit to vulnerable groups as long as they repay the loan. The women's experiences varied across chiefdoms, usually requiring another person to stand in as a surety, and some women were not given the option of providing their own surety, but instead were told to request their husband to be sureties. These processes were created by the community leaders as strategies to help ensure that all members repay their fund loans. The traditional leadership, on the other hand, was being trained in the fund's operation and expectations; they then devised their own payment enforcement strategies, which differed between chiefdoms. The Inner Council (*Bandlancane*), also known as traditional leadership, is in charge of the fund application process.

Ngabisa's experience with accessing the credit from the Inhlanyelo fund illustrates the ordeal faced by the women. She said:

What I can say is that the application process for the loan wasn't easy as there was a lot of running up and down (Primary Data, 2020).

Sometimes these procedures could lead to a delay in paying out the amount and this could have a negative impact on the business of the beneficiaries. This was the case of Lindiwe, who noted:

The way the Inner Council conducted the process of acquiring the loan was very unprofessional (Primary Data, 2020).

Merriam, one of the participants, claimed that access to a loan was contingent on the recommendations of the Chiefdom Inner Council, the *bandlancane*.

She said:

As it is in this network one has to have a good reputation as a community member because the community leadership have to recommend you to access the loan (Primary Data, 2020).

The potential problem with giving the Inner Council members power over the loan process was that they could use personal vendettas against applicants as a means of delaying the applicant's payment process or, worse, they could deny the applicant access to credit.

In contrast Merriam saw this process as a form of community network while Lindiwe saw it as an avenue through which unequal power relations were enacted through the institution of the Chieftdom. She said:

I feel like the fund affords the community elders too much power in determining who or who is not eligible to be a beneficiary. This doesn't sit well with me or my business because like I explained earlier the piggery project is my passion and business. The community elders want to involve my husband as a witness or surety which also delays the process of acquiring the loan (Primary Data, 2020).

Lindiwe explained why she felt having to go through this process of accessing the loan was a problem. She explained:

The application process requires an interview with your husband when you borrow the loan as he is made to be a surety. Actually, I don't think it is the fund but the community leadership [the Inner Council] who want to make sure everyone pays back the money. If he does not act as a surety, he would never know that I have received a loan from the fund. This really doesn't sit well with me because you end up misusing the loan and investing it in other things other than that which it is intended for.

As also observed by Lindiwe, this was a strategy by the chieftdom to ensure that repayment of the loan was made whether or not the beneficiary was alive or dead, not necessarily to ensure the growth of their businesses after receiving the credit.

Furthermore, participants revealed that the peer pressure lending model of the fund was sometimes used to take away this opportunity to obtain loans, since it forced them to pay off the debts of other recipients before they could benefit. Mthethwa (2009) argues that the fund's use of the peer pressure method in disbursing funds is counter developmental. A new

applicant's loan cannot be processed until the loans owed by other participants have been paid in full (i.e. a peer pressure model).

According to Thoko:

The community leadership is used to select beneficiaries because you must be a person who respects the chieftdom leadership, you must be able to live in harmony with other people, they must trust you, and you must be humane so that they are sure you can respect that you have borrowed money and pay back the loan. Borrowing a loan is a collaborative process because if one does not pay, the community members will be unable to access loans from the fund. (Photovoice interviewee, 2020).

While this peer pressure method may seem like a collective good, it could be detrimental to an applicant as it was a barrier to their accessing credit on time. This was due to the fact that they had to wait till another group member could clear the debt of another member, or until the applicants themselves could gather money to pay off the debt. In Nonhlanhla's case, she said:

We discovered that, when we went to the fund for financial assistance, at Mahlanya Inkundla which had a bad reputation with the fund as people from the area had not paid back their loans, the fund insisted we pay back the loan of some of the other people who had defaulted on payments before we could be eligible to borrow money from the fund. We paid back the debt and the fund allowed us to borrow money from them (Primary Data, 2020).

Mthethwa (2009) notes microfinance institutions are interested in making money rather than benefiting its clients. He, however, proposes that each application must be considered in its particular perspective. Another experience my research participants had with the Inhlanyelo fund, with regards to payment procedures was the fact that the fund demanded quotations for business purchases that the loan would be used for. According to Margaret:

The fund looked at that quotation and the quotation encompassed everything I needed for the successful production of whatever I wanted to plough or farm. Even the amount of labour you will need. Even the cost of the tractor you will need to hire. It is that quotation which includes all these things that the financial assistance from the fund relies on (Primary Data, 2020).

The process of understanding what quotations entailed and being able to draft one, could be very challenging and almost impossible for people with low education levels residing in the rural communities which the fund targeted.

The fund requested quotations from participants in order to verify their loan applications for that specific type of business. This was a general requirement of the fund for all chiefdoms, and it was submitted along with the loan application. It is also worth noting that requesting a quote is not necessarily a bad thing. It ensures that people are realistic about the resources required to run a business. When applying for credit from traditional banks, one must provide business plans, cash flow projections, and other information that will help the banker determine the appropriate loan amount. However, the majority of the fund beneficiaries lacked the necessary knowledge or, in some cases, numeracy levels to meet these standards. Nevertheless, most retail shops where participants needed inputs provided a preliminary quotation that the fund could use to align the loan amount required and the nature of the enterprise.

Microfinance institutions in Eswatini operate within political structures in order to be legal, and they target creditworthy beneficiaries to ensure repayment. According to the evidence, social institutions continue to oppress women because they have patriarchal norms that maintain the culture of how they view women in a household. Also, the requirement of a husband's permission could create vulnerability for some households which reported abuse, alcoholism and polygamy. Garikipati (2013) observes that this has the potential to exacerbate pre-existing power and inequalities between women and men by utilizing their social positions in loan applications. However, it is worth noting that not all women were married and they had different lived experiences regarding the loan processes.

6.1.2 Loan Amount Provided to Participants

The loan amount was determined by factors which define the business capabilities to repay loans. These included business size, and quotations provided by participants. The fund required a quotation of the items required for the business for which credit was required but did not necessarily provide the requested amount.

Very few participants specifically complained about the loan amounts, except that the amount was insufficient to sustain their businesses, as evidenced by the frequency with which they borrowed from the fund. It also raises questions whether the amount of credit received was

proportionate to the type of business these women were running and whether the fund assisted them in reaching their objectives. Some of the loans obtained through the fund were not used solely for the business. It is worth noting that the fund played a significant role in determining the loan amount to be given to participants, as they considered the nature of the business and its ability to generate enough profit to repay the loan. Zandie stated that they examined her small garden and awarded her E2000.00, which was not the amount she requested, but rather what the fund assessed she would be able to repay.

Zandie said:

The fund came to my homestead so to see the business I was doing ... found a small plot which I used to farm the maize and a small back yard garden in which I grew lettuce.....They left without saying anything and after a while I got a call that my form had been approved and the fund had agreed to give me E2000 towards my business... later I had to borrow another loan (Primary Data, 2020).

Nevertheless, Merriam asserted that she was able to achieve her goal through accessing credit from the fund for her business and said:

The house we are sitting in; I was able to build it using the money from the fund through my business. This is however not the only thing. Over there is my extended family's homestead (Primary Data, 2020).

Alice, one of the participants was disappointed as she was not able to access a certain amount of credit that would sustain her business. She said:

I am happy with the fund because I started borrowing E10 000 from the fund, then I borrowed E20 000. I was thinking of borrowing E30 000 which would enable me to sustain my current businesses and diversify to another but unfortunately the fund only borrows beneficiaries up to E25 000 (Primary Data, 2020).

Ngabisa noted:

It is difficult to borrow money to start another business or a business from scratch. I borrowed money from the fund so to meet my clients' demands by buying a lot of stock which I was unable to do on my own without having to borrow money from the fund (Primary Data, 2020).

According to Ngabisa, this was due to the fact that the amount paid by the fund was insufficient to start a business; rather, it could only work when the money was invested in an already existing business. However, this has changed, and the fund now lends to start-up businesses as long as they have a clear business plan and see the potential for profit. Microcredit loans as start-up capital or small loans to start or expand micro-businesses are supported by Chen et al. (2017) who state that microfinance is a broad category of financial services that includes the provision of microcredit loans as a source of funding for the establishment or expansion of micro-enterprises.

Sonto stated that she was pleased with the loan amount because her main goal was to improve her life and that of her family. She took on the responsibility of being the primary breadwinner after her father abandoned them when they were young. The majority of participants did not complain about the loan amount because they were aware that they tended to use the profit or loans for personal purposes rather than investing it in the business. Banerjee and Jackson (2014) confirm that the majority of loans are used for consumption by the family of beneficiary which includes purchasing food, health care services, and other necessities of life rather than investing in income-generating activities.

The findings reveal that the majority of the participants borrow more than once and have a continuous cycle of borrowing. Few participants indicated that the loans were invested in the business and would often use the profits or income for households needs. Another issue in the findings is the frequency with which the participants' access to loans was determined by the loan size which was insufficient to sustain their businesses, or it may be that they used the business profits instead of reinvesting or saving. Several studies reveal that the majority of women used their loans to fund their husband's activities (Goetz & Gupta 1996; Yin et al, 1994; Kabeer, 1998). This may lead to the business performing poorly and women may opt for more funding to sustain their businesses.

6.1.3 (Un) sustainability of the Participant's Businesses

The term "sustainability" refers to the success of the business of the participants who rely on the business making a profit. The loan should be repaid by the participants from the profits of their businesses. The participants' use of the money borrowed from the fund was also considered in terms of sustainability and why they chose to use it in this manner.

This is understandable as most women who obtained microcredit for the purpose of investing in their businesses had personal lives as well as household needs to meet. Although participants indicated that they were trained in how to run their businesses with the loans received, the money was used for different needs besides the business. Training concerns are discussed in Section 6.3.6. Marconi and Mosley (2006) observe that training may encourage beneficiaries to spend their loans on business rather than consumption. However, as previously stated, this was difficult for the participants because the women were poor and did not have enough money for their basic needs. That is why they used business loans, but it did not work for them because their businesses were typically small. The literature sheds light on the fact that regardless of the size of their businesses, economic activities provide a source of income for the poor, allowing them to meet their basic needs (Morduch & Haley, 2001).

The majority stated that the money was used solely for the business and they would use the profit or income for their personal use or consumption which might have had effects on the business sustainability.

Thoko said:

I was also able to invest the money on my maize production business. I plough for consumption then moved to commercial farming. I was able to buy fertiliser, manure and pesticides and not rely on my husband (Primary Data, 2020).

Thoko borrowed the money for her hawking business but also diverted some of the money to her maize farming business. Lindiwe was also one of the participants who borrowed money for the pig production business but later used part of her loan to pay her personal debt.

Lindiwe said:

I had borrowed the money to invest it in the piggery business. At the same time, I had a debt to pay. My husband was unable to help me with this debt, so I decided to use part of the fund to pay off my debt (Primary Data, 2020).

While some participants used some of the money to build or renovate their homes, others used it to buy a car, and almost all participants used the profit from the business for survival rather than saving it for the business. This calls into question their businesses' long-term viability.

For Merriam, the Inhlanyelo Fund sustained her business and earned income. She noted:

In some instances, you find that I get money from my business and it is more than that of people who are working or are employed somewhere. Month end I have my own income. However, days are not always the same (Primary Data, 2020).

While the fund was able to sustain Merriam's business, for Doreen, Margaret, Alice and Lindiwe, it was not the case. For Doreen, her case was different, because she borrowed money for hair salon and diverted it to her restaurant. She then decided to apply for a tender which was a big mistake because her business was still small. The tender she got was to supply Inyatsi Constructions. She still had not been paid at the time of interview. She said:

The experience I have is that this photograph (See Figure 5.3 Chapter 5) isn't the way my restaurant/shop should be looking like because my restaurant/shop should be fully stocked as Inhlanyelo Fund gave me E25 000.00 and now it's like I haven't access to any credit due to the lack of payment from Inyatsi (Primary Data, 2020).

Sonto also had a similar situation where she had to divert money from the initial enterprise she borrowed for. She said:

I was expecting to use the money for dairy production, but I ended up selling handicraft and the three-legged pots (Primary Data, 2020).

In the case of Margaret, she said that the loan she received from the fund for her maize farming was sustaining her. She said:

But because of the profits I got when I had borrowed money from the fund, I think those profits are still sustaining me even today. I am currently paying the fund E 3000 a month for the loan and things are going smoothly. I would go back to the fund because there would be a need to do so or I would want to use it for something really pressing. But for now, I think I am doing well with this business. I am employed by the government so embarking on other business won't work for me and also because of the passion for maize production (Primary Data, 2020).

It is worth noting that the fund lent to anyone as long as they had a business that they could fund. Margaret was able to obtain the loan despite the fact that she worked full-time. While it appears that the money borrowed from the fund sustained Margaret's business, this was not entirely true. Margaret explained that she used her salary, which she borrowed against, to pay

off the loan she received and also invested in her farm. So, the question is, would it still be the case for Margaret if she wasn't employed by the government and earning a salary?

Lindiwe complained that one businessman who owned a butchery took her pigs on credit and was not able to pay her, while blaming the COVID-19 situation for losing customers.

In her case, the extra support she received from her husband for feed filled in the gap of repaying her loan, leaving some money to sustain the business. However, Alice's situation was different and hinged more on the insufficiency of the credit.

Nonhlanhla, on the other hand, had a different story about her loan, which she used to increase the business stock and not for anything else. She said:

I used the money I received from the fund to help my business. I had borrowed money from the fund to reinvest in my business in order for it to perform well again (Primary Data, 2020).

The question this raises is whether the participants' businesses' sustainability was dependent on other sources of income. Or was it determined by the type of business a beneficiary was currently engaged in? Should a business be considered sustainable when it can generate enough income on its own, where the capital can be reinvested and the beneficiary can live comfortably with the profit from the business rather than the capital, thus draining the business? Or, does the profit gained from the business need to be banked or saved for future use in the business? Businesses generally build up reserves for sustainability, but this seems to have not been possible in this case study. In reality, the participants' businesses were not solely dependent on business income, but also on other sources of income. It is observed by Henriksson and Karlsson (2008) that in developing countries, family members helping to start a business can be important.

6.1.4 Loan Repayment Timelines

This section addresses the loan repayment process of participants, which is also linked to the long-term viability of their businesses.

Loan repayment experiences of beneficiaries in microcredit schemes, particularly the Inhlanyelo fund, vary. The fund established a repayment schedule for each beneficiary from the time the money was disbursed. The individual's loan is calculated over a 12-month repayment period and includes all interest accrued on the loan, regardless of loan size. Some

participants are able to repay their loans in full but late, while others do not repay at all, and some pay with borrowed money, remittances, or other sources. Others pay in part but have to be reminded by the Inner Council.

Some of the participants, such as Thoko, were able to repay their loans on time. Doreen and Lindiwe were unable to do so due to difficulties in their businesses. When asked if she could repay her loan, Thoko said:

Yes, I have been able to pay back the money. I have never been called and reminded that repayment is due. You can even go to Inhlanyelo Fund and ask them to show you my record, I have borrowed money numerous times and I have been able to pay back that money (Primary Data, 2020).

Margaret said:

Yes, I was able to pay back the money to the fund. I think I was able to pay back the money because my maize production business was doing very well. I was able to get maize bags to package the maize and was also able to get more bags (greater quantity) and some were put in maize tanks.... However, there is one year where I did not do well due to drought and I had to borrow money elsewhere to pay back the loan. My businesses did not have insurance for such circumstances (Primary Data, 2020).

Margaret was able to repay her loans even though on one occasion she had to borrow money elsewhere to repay the loan.

Sonto said:

I was able to pay back both the loans I took from the fund honestly. I would find that if this month I was not able to pay the fund, the next month I would pay back the instalment in double (Primary Data, 2020).

When Sonto said both loans, she meant that she borrowed twice from the fund and was able to pay them off in full. From this finding it seems that any profits are simply used to repay loans so that the business cannot expand.

Merriam was also able to repay the loan, and she recalled that with the money from the fund, she purchased more stock, and with the profit, she was able to repay the loan instalments. Margaret worked as a secretary in one of the government offices. This gave her an advantage

because it allowed her to repay the loan with her monthly salary even when her maize farming business was not producing enough income due to the drought. Doreen was unable to repay the loan, and when she did, it was usually late. She explained that the fund made provisions for defaulters who missed the initial deadline to repay their loan at a later date.

She said:

Since I started supplying food to Inyatsi [construction company]) I haven't been able to pay back the loan I took from Inhlanyelo fund. And it has come to the point that when I eventually do get the opportunity to repay the loans I will need to repay back the full amount. And that alone will require that my business will need to start from scratch (Primary Data, 2020).

Doreen, found herself in a complex situation where the repayment of the loan meant shutting down her business, as there was no money left to buy stock for her restaurant. Lindiwe, who was unable to repay her loan, said:

I sold pigs to one butchery owner who usually pays me after two weeks but because of the COVID-19 pandemic his business has not been doing well and this resulted [in] not getting my payment from him... I have a passion for the piggery project but because I do not remember receiving any training on how to take care of the piglets so that they don't fail and die and it is this loss that does not make you able to pay back the loan properly. Even the situation at home changes because you end up taking the money that was meant to buy food for the children and you end up using that money to pay back Inhlanyelo Fund (Primary Data, 2020).

Doreen and Lindiwe, defaulted involuntarily. They did not foresee the circumstances that befell them, making them unable to repay their loans in full, and this would in turn delay others from borrowing. This model needs urgent attention, since such circumstances are very disempowering for women.

The Inhlanyelo Fund uses peer pressure to ensure that loans are paid, whether by the borrower or her guarantor, or by the group paying for a specific borrower, and even potential applicants are required to pay for a defaulter before they can access their own loan. In this case, the fund is less likely to be impacted by a specific borrower's inability to repay due to the insensitive structures in place to ensure the money is paid. Fund sustainability is prioritised over people and their business sustainability.

According to Margaret:

What I learnt was that because I borrowed money from Inhlanyelo Fund you have to try by all means to pay back the loan. Because if you don't pay back the loan, other members of the community would be unable to borrow money from the fund because of you. I felt as if it was not right and it shouldn't be me who causes other members of the community not to be able to benefit from the fund when these people could do with the fund's assistance (Primary Data, 2020).

As previously stated, the peer pressure method appeals to women in terms of collectiveness and humanness, in that they see it as doing others a favour by paying off their loan so that it does not discourage others from borrowing. They do not realize, however, that it is a strategy of the financial institution to ensure that it does not lose any money in the business.

According to research, women who receive loans from microfinance institutions typically use them to solve other problems, particularly to meet the needs of their households (ILO,2007; Banerjee et al., 2017). This is entirely due to their poverty and inability to provide basic necessities such as food, shelter, and clothing for themselves and their families. As a result, Inhlanyelo Funds are frequently used to meet these needs.

6.1.5 The Nature and Diversification of Participants' Businesses

This section is concerned with the nature of the participants' businesses and the experience they bring to the fund. This is primarily about the women's businesses and how they have diversified their businesses, as evidenced by Table 5.1 in Chapter 5, which shows that the majority of participants had more than one business at the time of the interview. In line with the preceding observation, women typically started businesses out of necessity since they needed to survive because there were no opportunities for them to enter the labour market and run small businesses in the informal sector.

I generated broad sets of questions that guided my interviews for the photovoice methodology. These questions included whether they would borrow from the fund again if given the opportunity. The purpose was to find out if the participants wanted to borrow money again to invest in their current business. If they responded positively, I asked if they would like to try some other business.

The majority of the participants indicated that if given the opportunity to borrow from the fund, they would like to try something new, whereas a few participants indicated that they

would prefer not to change their businesses. Altay (2007) notes that microfinance allows poor people to protect, diversify, and increase their sources of income which is the essential path out of poverty and hunger. The findings reveal that the majority of participants switched from one business to another due to the original business' poor performance. As a result, participants often had more than just one business. A few participants indicated that they would sometimes borrow for one business and then use the loan to start or expand another existing business.

When Sonto was asked if she would borrow from the fund again, she responded:

I would go there running. For starters, the Inhlanyelo fund has low interest rates. An individual can tell that the fund's purpose is to help small businesses, particularly women's businesses, grow (Primary Data, 2020).

Because the amount payable by the Inhlanyelo fund was insufficient, Alice was unable to diversify into a more profitable business. Alice split her loan for the poultry farm, with her vegetable farming business. As a result, she continued to run her vegetable and chicken farm.

Ngabisa stated:

I borrowed money from the fund in order to meet my clients' demands by purchasing a large amount of stock, which I was unable to do on my own or with the income I was generating prior to requesting assistance from the Inhlanyelo (Primary Data, 2020).

In this case, we can see how the fund affects the nature of the business in the sense that a beneficiary cannot always start a new business. Instead, the loan may only support existing businesses.

Merriam was a seamstress who expanded her business to include ready-made clothing that she bought from South Africa and sold, and she wanted to diversify into chicken broilers. She stated:

If I were breeding indigenous chickens or rearing cattle, I would make more money. As a result, it is necessary to have a variety of businesses rather than relying solely on one (Primary Data, 2020).

Nonhlanhla responded by saying she would put the money into the same business because it made a lot of money and she could not afford to do anything else to improve her life because she was a single parent. This implies that she did not want to add additional burdens because she already had too many responsibilities with the children and the business. In a similar sentiment, Ahl (2006) indicates that women's domestic responsibilities and child care have an impact on business endeavours and have a negative outcome. However, women are normally expected to do all household chores and childcare responsibility as per the patriarchal expectation despite the fact that women are now also engaged in business ventures (Roomi & Parrott, 2008).

6.1.5.1 Impact of Inhlanyelo Fund on Women's Choice of Business

This section shows how women's experiences in participating in the Inhlanyelo Fund determine the kind of business they can do or diversify into. The fund does not permit beneficiaries to change the nature of business they initially ventured into. A few participants found the fund had an impact on their choice of business because the fund only financed the business for which the money is applied for. According to Alice:

Inhlanyelo Fund doesn't allow us beneficiaries to change businesses because at the beginning when we were borrowing money from the fund I stated that I was requesting the loan for brooding chickens and farming. I did try to change and said that I wanted to buy and sell school uniform especially jerseys but their response was negative because they didn't trust that their loan was going to be paid back as there was a possibility that no one would buy the jerseys or that it might take a long time to sell the jerseys as I was only about to penetrate that market. Or that there was a possibility that I would buy poor quality jerseys which would also result in not being able to sell the jerseys (Primary Data, 2020).

This was limiting in a number of ways, as it did not afford the beneficiary the opportunity to explore other fertile business ideas that could yield more income. There was little or no opportunity to expand, diversify, pivot or respond to markets shifts. Some of the beneficiaries that diversified did so without the fund's knowledge. However, the fund finances one business at a time until you repay the current loan in full. The fund continues to support businesses that have a high risk of natural disasters.

Thoko said:

I am also practicing farming as a business but there are advantages and disadvantages. It's a win or lose situation especially if with maize. Drought is a major factor that hinders this type of business (Primary Data, 2020).

Because of the insecurities in farming, Thoko decided to invest in buying clothes from South Africa to resell in her community. This business too, however, was affected by the current lockdown regulations due to the COVID-19 pandemic.

Similarly, Zandie said:

I would borrow money from the fund again because I have a passion for farming but I would also like to add another business which is breeding domestic animals. I would borrow the money to diversify my business to breeding animals (Primary Data, 2020).

For some of the participants, the training session offered by the Inhlanyelo Fund affected their choices in terms of the kind of business they ventured into in the future. For Ngabisa, the training organized by the Inhlanyelo Fund persuaded her not to engage in a certain business and also helped her see possibilities in some other kinds of business. We see how the credit provider affects women's experiences in terms of the nature of business they engage in, as well as the choices available to them, especially with regard to the amount of money available to venture into specific kinds of businesses to better empower their lives.

Women tend to start smaller businesses than men, and businesses are mostly informal which could be because women have fewer resources, and their main interest in being self-employed is to escape poverty rather than being driven to be an entrepreneur. The ILO (2017) reports that women become self-employed due to their situation and the need for income rather than from being business oriented.

6.2 Learning Experiences of Women Beneficiaries of The Inhlanyelo Fund

This section answers research question two and covers the following themes: learning from experiences and critical moments of learning, the learning curve, reflective experiences on learning of the participants, interactive learning, transformative learning, learning through ubuntu, training provided to participants and solidarity and collaboration. By starting off with an explication of the lived experiences of women participants that were interviewed, it also captures what was a learning curve for them. This is what Jarvis (2006) calls, "disjunctures". This section also engages with Jarvis' model of experiential learning and shows how this

model can be applied to the learning patterns of the women beneficiaries of the Inhlanyelo Fund. In summary, this section answers the question: how have the beneficiaries of the fund learnt from their experiences of using the fund?

6.2.1 Learning from their Experiences

The participants were able to understand more about what happened in their lives as a result of being beneficiaries of the fund. Their experiences may have affected their thinking which may or may not have improved their livelihoods. By desisting from generalizing or universalizing women's experiences, this study stresses the importance of studying the lived experiences and realities of women participants of the Inhlanyelo Fund within the context in which they operated. This ensures some experiences are not silenced or masked. The question then becomes: what are the lived experiences of women participating in the Inhlanyelo Fund credit scheme?

Merriam said:

My life has changed and is not that same as before that whether rain or sunshine in the morning I would have to go to the fields to collect some greens such as *ligusha* (okra) and *umbhidvo* (green leaves) in order to put food on the table, and if I can't find those greens that would mean there is no food in the house. Now I only eat those greens. I eat because they are healthy not because I can't afford meat or anything else (Primary Data).

According to Merriam, her experience with the Inhlanyelo Fund was that she was able to afford basic food that was a problem initially for her. However, she also observed that her husband's ego was hurt due to the fact that she made more money than he did. She said:

I am the main breadwinner which hurts him a lot. His actions showed that, not that he didn't want to, but the resources to do so were not available. But he is proud of me (Primary Data, 2020).

Lindiwe's lived experience with the Inhlanyelo Fund was also linked to her recognition of the fact that she was caught up in unequal power relations that played out at home as well as in institutions like the Inhlanyelo Fund.

She said:

My other experience is that those in power are able to dictate to you as a person regardless of the need. We were not involved in the decision of getting sureties and all, like we were only told about opportunities to access credit for our businesses. (Primary Data, 2020).

The following sections provide more detail about the lessons the women learnt as a result of their participation in the fund.

6.2.2 Critical Moments of Learning: The Learning Curve

This section looks at moments of learning in people's lives using Jarvis' model of experiential learning. It depicts some of the research participants' critical learning moments as they participated in the Inhlanyelo Fund credit scheme. In my study, the learning context is an environment in which women are assumed to have learnt from their business, both at home and outside the home, as well as from others within the process of being beneficiaries in their communities.

Zandie said:

I have also learnt that you must be a person who is willing to acquire and implement new knowledge that would help improve your life and business (Primary Data, 2020).

The majority of the participants had critical moments of learning. This was usually a moment when they experienced disjunctures in life, and this became the beginning of their learning curve. Their learning experiences position them as knowers. Thus, their ways of knowing also became valid within the context in which they operated. For some participants, this knowledge, and this learning process marked the beginning of their empowerment process.

Doreen said:

I learnt that having a male companion disturbed my business and once you venture into a business it is important to be focused possibly eliminating any distractions around you. It is inevitable to get married or have a male companion but what I learnt is that it is important to separate your personal life from business because I found that my husband was using the income generated from the hairdressing business for reasons other than that of the business (Primary Data, 2020).

Doreen discovered the hard way that she must separate her personal life from her business life. However, she made a blunder when accepting tenders, and she remembered how important it was for her to put what she learnt from the training into practice. She mentioned that she learnt theory in training and that when she ran into problems, she began practicing her knowledge by preparing her account books for her businesses.

Alice, whose husband was unsupportive and drank away his salary, used her knowledge from the vocational training she obtained at school. She learnt how to brood chickens using her vocational skills and had this to say:

I learnt that in life you have to stand on your own especially financially and not depend on anyone. I also learnt that through your expectations of someone you get disappointed along the way. But when you have your own financial muscle, you are able to continue with your life journey (Primary Data, 2020).

Merriam said she has learnt the following:

Life calls for someone to stand on their own and as an individual you have to try. You have hands; you have a mind, eyes and legs. What are you doing with your body parts? Why not use what you have and see whether or not it will work for you. That is what I learnt, and I applied it to my situation, and I saw it working for me... The fund was a big eye opener for me because the fund made me realize there is a lot I am able to do with my hands (Primary Data, 2020).

For Margaret:

But all in all, I can say that my husband's actions are a learning curve for me and I am practising to fend for myself and my children, because 80% of the time it is the men who die first and where mothers are left behind to fend for ourselves and the children. So, I may cry after he passes on, but my household and I will continue to do things the way we were doing things while he was still alive. I am being taught that I need to struggle before I am able to put food on the table (Primary Data, 2020).

For Sonto, learning was interactive and it existed in her social environment. She said:

It was a learning curve for me because I have learnt other businesses, although I still want to do this one [dairy production] a lot. If you learn from other people, you are able to overcome some of the challenges... The business I am doing, I saw other

people doing it and making money through it, so I copied and started my own business. I have seen that we need each other in order to improve our lives. I also noted that you cannot improve your life in isolation (Primary Data, 2020).

Other participants learnt from a business perspective. Nonhlanhla learnt the importance of savings, and she also learnt through observing how her mother and brothers sold their wares. She imitated how they were conducting business until she mastered how to sell and her brother gave her another stall when he left Mahlanya. This meant she was able to learn how to run a fruit and vegetables business. She was a single mother with two children and had to provide for the children single-handedly. She said:

I learnt that when you are a business woman or you own a business, it is important not to recklessly spend the income generated by the business. You need not spend the money that will help you buy more stock for the business (Primary Data, 2020).

Jarvis asserts that “our biography is an unfinished product which is constantly undergoing change and development- either through experiences that we self-initiate or through experiences initiated by others” (Jarvis, 2009, p. 25). The learning curves of these women demonstrate how the fund participants learnt from their resourcefulness, as well as from the mistakes they make and life choices they are conditioned to make. In this study, I investigate women's ways of knowing as a significant and valid learning process that has a significant impact on women's empowerment. While I show these women's critical learning moments in this section, that is, what they learnt, the following section explains the "how" of their learning experiences. It investigates how the women beneficiaries of the Inhlanyelo Fund learnt from their participation in the fund credit scheme. This study investigates the research participants' approaches to learning using three learning approaches: reflective learning, interactive learning, and transformative learning, from Jarvis' model of experiential learning.

6.2.3 Reflective Experiences on Learning of the Participants

This section demonstrates how research participants use their reflexivity to understand and make sense of their experiences, as well as to learn from them. As a result, reflective learning emphasizes the significance of first-hand experience. Margaret 's learning through reflection can be seen in her statement:

I am someone who is afraid of debt. As a result, I asked myself what I would do if I returned to the fund and then experienced another drought. What I would do with the

money I borrowed from the Inhlanyelo Fund? I suppose this situation has also made me too lazy to borrow from the fund again (Primary Data, 2020).

Here, Margaret, upon reflecting on her past experience, where her maize farm did not produce enough maize because of drought, learnt to be cautious about taking another loan from the Inhlanyelo Fund. She struggled to pay off the previous loan, and had to do this from her salary. She learnt to consider the environmental conditions before embarking on requesting another loan.

According to Thoko:

I learnt that and recalled situations I was faced with and how I overcame them. This helped me a lot because when I was faced with a similar situation. I am able to tackle it instead of panicking and carrying my hands on my head (Primary Data, 2020).

For Thoko, learning came through her reflection of similar incidences in the past. This helped her to make better choices in order to avoid similar occurrences.

Doreen had to use all the income she made through her fund loan, to service the tender from Inyatsi Constructions. She said:

Now I remember everything that I learnt just to recall where I went wrong but I came out with the conclusion that this is not that I have learnt but is due to that I allowed myself to supply more food before getting paid. I trusted this company because it's a big and reputable company which I thought they will pay me without a problem (Primary Data, 2020).

Doreen believed that this was a learning curve for her because she had to reflect on her life to see where she got it wrong, which was giving out her food on credit. This crippled her business and she learnt from this experience. Thus, she learnt through reflection.

Zandie said:

I would share my experiences on how I started my agribusiness ... this made me to see and realise that my agribusiness is real and people are happy that I achieved national recognition through farming. to improve my life which made me eager to share my experience on the agribusiness and farming. These experiences have opened my eyes as I now think differently because of the exposure to different situations and

I am continuously learning and growing my business as I have been supplying different companies with my vegetables (Primary Data, 2020).

Jarvis (1987) notes that people's personalities, identities and actions are a result of learning that includes being with others. This continues to shape their behaviour. From Zandie's response one notes that the participant learnt from the experience and was able to reflect on what happened to her, so as to change her previous behaviour. What is more important is that she also saw that interacting with others changed the way she did things.

6.2.4 Interactive Learning

Interactive learning is something that takes place when interacting with others and with the world around us. I will show how some of the participants' learnt from their interaction with other people as beneficiaries of the Inhlanyelo Fund.

Doreen said:

I have learnt how to survive this business from other people with restaurants as we will discuss and share ideas on what I can do to keep my business open and running. ...Meeting with people have sustained me since they will share information that I used in my business and earn income (Primary Data, 2020).

Margaret observed that:

During the training, the group members were made to bring different ideas during the discussions of the challenges each of us encountered in our businesses. While in our groups each individual contributed and we learnt from each other 's experience and implement what you feel will work out for you (Primary Data, 2020).

Through the workshops facilitated by the Inhlanyelo Fund officials, Thoko stated:

I was able to learn a lot from other people experiences. For example, people would open up about their challenges in their farming business and I would learn on how to avoid doing the same mistakes (Primary Data, 2020).

Because Thoko recognized the importance and necessity of interactive learning, she facilitated training with other group of women farmers. She said:

For the group I facilitated, I learnt a lot from them as they came to learn from me. I have seen that every individual has a social experience to share. Every one learns

from every day activities and observing what others are doing because you could tell from their responses that they know something. Working together with other women made me gain more knowledge from their experiences and I have improved my farming skills. You cannot tell that I did not finish school because I would take any opportunity to learn more as I was denied the opportunity to finish school due to my family financial condition. (Primary Data, 2020).

Sonto learnt through coping and imitation of other people and she implemented what she thought would be of help to her in order to be successful. She said:

The business I am doing I saw other people doing it and making money so I copied and started my own business (Primary Data, 2020).

Zandie said:

World Vision is one of the organizations who also assisted me with farm inputs and also organised a tour to Lavumisa where there I got to interact with other successful farmers. The aim of the tour for me was to learn from them [farmers] because they produced quality vegetables every time and they also supplied NAMBoard [National Agricultural Marketing Board]. They farmed one type of crop in large quantities so that NAMBoard would go and collect their quality produce. They farmed individually but combined their produce for sale. When I asked why, in groups, they told me they share ideas so that they can produce quality produce and also meet their orders. I learnt a lot from them and I have implemented the knowledge gained and produce has changed (Primary Data, 2020).

The above responses show how the research participants learnt from participation in the Inhlanyelo Fund. This learning experience is enhanced through social interaction. Interactive learning becomes a valid way through which individuals learn and, as observed by Jarvis (2012), it transforms individual's experiences into learning through a myriad of intermingled sets of sub-cultures. To the extent to which these women want to keep learning and nourishing their curiosity, and, of course, have the space and resources to do so, these various learning experiences throughout their lives will allow them to build increasingly distinct selves (Bertaux, 1980).

6.2.5 Transformative Learning

This is a learning process through which individuals are changed through the interaction that takes place between an individual's cognition, affect or emotion as well as through actions.

According to Nonhlanhla, the lesson learnt from her experience with the Inhlanyelo fund has transformed her. She said:

I have acquired more knowledge as we work in groups and sometimes, we do things collectively. I have been transformed greatly and in many spheres of life especially in the social sphere of life. My thinking is not the same as before I started my business and borrowed money from the fund. I have acquired good communication, interpersonal skills and good customer service skills because I deal with diverse customers both literate and illiterate people which have resulted in me getting more customers (Primary Data, 2020).

Here, we see that Nonhlanhla's learning experience is cognitive as she acquired knowledge and processed her understanding through thought. She has been transformed to an individual with more communication and interpersonal skills which was very necessary for her fruit and vegetable business which was very competitive.

For Alice, her transformation came from a complex combination of cognitive and emotional processes and practical action towards improving herself and business. She said:

The training I attended transformed my life ever since I received training; I always concentrate on my production instead of looking at my husband what he does. I now live in harmony as I would not argue on petty things. Instead, I strengthen my skills, while implementing what I have learnt and I can see growth in the performance of my businesses (Primary Data, 2020).

Similarly, through the same cognitive process, Margaret was transformed by her participation in the Inhlanyelo fund. She observed:

I have really seen a huge difference from where I initially started and where I am today. [By] always thinking positive on how you can succeed in your business, your mind is busy on what to learn in order to improve your farming, so you never stop thinking on how to enhance your life as a whole through your business (Primary Data, 2020).

While, Nonhlanhla, Alice and Margaret's cases are foregrounded in this section, it is worth noting that all the participants had learning experiences from the Inhlanyelo Fund.

Similarly, Sonto said:

I was able to use my experience to understand the information she told me. Fortunately for me I was quick to learn and implement in my own businesses that which I was taught (Primary Data, 2020).

Margaret said:

I am seeing a lot of people with different businesses but because this individual is doing a certain business and is successful in it, you might find that if I try it I won't be as successful as that person because I don't have the passion for that particular business (Primary Data, 2020).

Margaret believed that not everything she learnt from experience could be used to transform her life because she needed to be passionate about something in order to use it to change her life. Learning has an emotional component, which means a person decides to learn based on his or her own life history, which influences how they perceive experiences (Jarvis, 2006).

Ngabisa said:

Through the training provided by the fund I was able to acquire new knowledge such as business skills, record keeping, vegetable production which helped me to transform my life and that of the business (Primary Data, 2020).

I observed during the field work that Zandie not only gained knowledge from others or from the training provided to her but also trained other people who came to her homestead on agribusiness saying, "my home has become a trade fair". When motivating others, she also explained how she became successful and when people came to her, she conducted practicals. Her behaviour reflects the experiential learning theory and she employed practicals to enhance others' understanding of what she has learnt. Zandie would network with other farmers to get an idea of how they are doing things. She focuses on the idea that the best ways to learn things is by actually having experiences with other farmers. Zandie's experiences with how the other farmers were doing were successful prompts for her own learning; and in turn she used practical experiences as the basis for teaching others.

During the training, the facilitators told participants how to keep records and then gave an activity to do as practice such as doing their own book keeping. This was to check their mastery of the concept and that is why Zandie was able to pass on what she had acquired from her training to other people. During the practical training, participants created dummy records in order to learn how record their daily business earnings and how to balance their records at the end of the month. This helped them ascertain whether they were making a profit or loss.

Zandie continued:

I have also learnt that you must be a person who is willing to acquire and implement new knowledge that would help improve your life and business. There are many forms of learning besides going to the classroom. You learn from your everyday activities whereby you look at people, what they are doing and you envy it and practice it. I always wished and dreamt to be like other successful people, through observing and imitating what they are doing. While observing what other people were doing, I would learn and think about ways of improving my farming and implement it. I also learnt that information sharing is a two-way process because you share ideas and at the same time you learn from them through dialogue. My home has since become a trade fair as many people would come and learn from me (Primary Data, 2020).

6.2.6 Learning through Ubuntu

The women participants of the Inhlanyelo Fund also learnt that a better life is possible through living a life of ubuntu, which is a relevant feature of experiential learning. When women are learning and sharing experiences together, they are also recognizing that they can cooperate in different ways outside of the training or classroom setting, including in the businesses or enterprises. In this section, the majority of the women participants upheld the philosophy of ubuntu in their dealings with others although a few indicated that they did not see ubuntu in other people. Thoko said in referring to ubuntu that it means:

One must be able to live in harmony with other people, have trust and humanness (Primary Data, 2020).

Most of the participants' responses indicate that they had the spirit of ubuntu from interaction with other human beings. In addition, the common understanding of community members is taking care and supporting each other as members of one family (Tutu, 2004).

According to Alice:

Yes, because my neighbours are able to buy chickens from me on credit. Although some of them end up not paying me, but at least I have tried to show the community members that I am who I am today because of them. Some members of the community would ask for financial assistance from me and because I have the money, I would lend them (Primary Data, 2020).

Sonto's story summarizes the whole idea of ubuntu, as she observed that when it was absent there was a lack of compassion:

Here in my story is that people when you are poor, they disregard you as a human being and that what you can do because you don't have money. Forgetting that you can bring solution where they don't see eye to eye in their discussion. They also forget that *lisondvo liyagicika* [literally, 'the wheel turns' - you are what you are today and tomorrow you can be a better person] and they would need your assistance, forgetting what they have done to you. For example, my family members when there is a family meeting or gatherings, they would tell us just before the gathering because they think we cannot contribute anything because we are poor. They forgot that even if you do not have resources that do not mean you do not have a mind or hands that you can use to contribute enhance the event. Every individual has his or her own capabilities that can be a contribution besides material things. We do need each other's ideas because as human being we need each other. There is a saying that says *umuntu ngumuntu ngabantu*, meaning that without us [immediate family] there would be no event and because our contribution can make the event better (Primary Data, 2020).

Ubuntu emphasises a community-centred form of living and sharing (Tutu, 2004). This can be seen amongst the women participants through their membership in various stokvel groups. The killing of a participant's piglets, on the other hand, suggests the opposite; although it is possible that the motivation was an individual one, in that she married an elderly man who

had divorced his wife, because she mentioned that her in-laws and children of the ex-wife were dissatisfied with her marriage.

Sonto stated that the business she was running was because she was living in harmony with other people. She saw other women selling handicraft and making money through it, and she observed closely how they were doing it. She then copied them and started her own business. She then noticed that she needed other people in order to improve her life. She also observed that she could not improve her life in isolation. As observed by Jarvis (2006), human beings learn within their real-life situations. Living with others could also be part of the lifelong learning of adults which is central to Jarvis model.

Ngabisa observed:

So, what usually happens is that in order to help me generate more money to pay back the loan, I joined a stokvel [saving scheme] whereby each member contributed a certain amount each week. Where this week a member of the stokvel would get the money, the following week another member of the scheme and the cycle would repeat itself until every member of the society had gotten that week's savings. In this way, you are able to budget how to pay back the fund as you would be aware that a certain week is your turn to receive the money. ... I remember at a certain point in time, I wanted to give up and go back home especially when days would go without making any sales. I also learnt the importance of saving. If it wasn't for the fact that I joined a stokvel group where we saved money, I don't think I would be able to buy electricity especially because there are times that it would go out in the middle of the night. Saving proved important especially since we are faced with the current pandemic (Primary Data, 2020).

This communal living and sharing, further enhances shared experiences, cultures, values, knowledge systems, social interaction. Within these confines, learning can take place.

However, it is a different story with Lindiwe as she revealed how community members had no spirit of ubuntu because they killed eight of her pigs which led to the downfall of her business.

I woke up in the morning and I found eight of my pigs decapitated and the heads were missing. I tried to explain my situation and what had befallen me to the fund but they were not interested in what I had to say. Instead they were adamant about getting paid

regardless of the challenge I had been faced with and I learnt not to trust people and bought dogs (Primary Data, 2020).

In spite of Lindiwe's experience, in most cases, the community leadership promoted a sense of respect, tolerance, and loyalty, among other values, which they used as criteria to select fund beneficiaries during the application process. This was used as a tool to determine whether or not one would be able to repay the loan. The findings reveal that ubuntu emphasises clear dimensions and roots within the social structure, which fully acknowledges that every person is a social being who can understand his relatedness in the company of and interaction with other human beings (Cowley, 1991).

6.2.7 Solidarity and Collaboration

The learning experiences of the Inhlanyelo Fund's female participants would be incomplete without the theme of solidarity and collaboration. This theme is related to the concept of ubuntu because some of these women learnt from their daily interactions with others. They developed their own social networks, communication, and teamwork to promote their well-being and the growth of their businesses. Their networks were made up of people from various backgrounds, such as community members and women who ran similar businesses, whom they met during their training, which was provided by the fund or by workshops hosted by other stakeholders' such as Namboard in Eswatini, and the Ministry of Agriculture.

Participating in microfinance schemes, such as the Inhlanyelo Fund, allowed women to make contacts and form a network, which provided them with information and also empowered them because they could work in a group and learn from each other's mistakes, failures, and successes.

Nonhlanhla recognized the value of networking, referring to her business growth as the result of being with others and sharing ideas. She was grateful to work in a market where she was constantly surrounded by other women and implemented what she has learnt from them. For Thoko, who also organized training for women in her community, that space became a place of learning for herself as well as for other women.

Similarly, Doreen noted:

I have learnt how to survive this business from other people with restaurants as we will discuss and share ideas on what I can do to keep my business open and running...

Meeting with people have sustained me since they will share information that I used in my business and earn income (Primary Data, 2020).

Even though some participants were not explicit about their feelings about solidarity and collaboration, one can tell from the types of businesses they run, such as Nonhlanhla's fruit and vegetables stall. Sonto bought raw materials from a group of women from the Highveld who sold in the Manzini market and travelled to South Africa in groups. Lindiwe learnt piggery farming from her aunt, how to raise chicken broilers from a church group, and she also learnt how to grow vegetables from a group of women in the community, who gave her a piece of land to practice what she had learnt.

Merriam said:

From other women I have learnt a lot, as we discussed our businesses and life in general while we were training or fetching cheques from Inhlanyelo. If you are open enough or you are a people's person you can learn a lot from other women, as we do meet at Inhlanyelo offices when we have come for our cheques or other businesses. Sometimes what we discussed, such as business ideas that I would come home and implement in my household (Primary Data, 2020).

In the case of Merriam, she said that she collaborated with other women to enable her meet deadlines with her clients and she admitted paying them E50 per day as an incentive. One can say this was due to fact that she had not employed them but called them when a need arose. She said:

I am self-employed and therefore I am able to ask other women from the community to help me meet customer deadlines, meaning I am able to employ others... I therefore need to ask other women in the community to assist me meet my demand and deadlines... would pay them some incentives - as little as E50 a day. You often find that they help me from 7 am to 4 pm, trimming this, putting buttons here, working with a needle here and there where there is a need when there is a demand on my business (Primary Data, 2020).

Although some participants formed groups that had a positive impact on their lives, few participants used this forum to exploit other women. Despite allegations of exploitation among the participants, the reality is that the women benefitted from the opportunity to learn new skills as they assisted one another. One could interpret it as empowerment, but the

participant referred to it as an incentive, implying that she used them. Merriam was a full-time employee, and she hired other women to help with weeding and harvesting her maize crop. In Merriam's case, giving money to others would help them meet their needs as well as acquire sewing skills.

It should be noted, however, that microfinance institutions promote this group method by enforcing the peer pressure mode of loan repayment. From the literature, there appears to be limited examples where microfinance institutions specifically encourage their clients (especially women) to form partnerships, other than through forming groups. This might be due to legal requirement needed to form partnerships, which can disqualify women especially in rural areas which uphold traditional systems and structures. Zandie had a unique situation where she gained popularity and was invited to many events as a guest speaker. She stated that she was learning from this experience and returned to help a group of young people in the area by imparting her knowledge and skills on agribusiness. She described how she would go to successful groups of women who run agribusinesses to learn more from them, which is why she was successful at her age. The women she referred to are those who borrowed land from the chief and gathered together to grow vegetables for Namboard. The group was formed to meet market demand and also to share different business skills. This is why Zandie also formed a youth group to help in her community. Sonto viewed the network as unjust because she would share her experiences but gained little from them. Perhaps they regarded her as very knowledgeable, so they were afraid to share what they knew with her. She was however, happy to share with others because she had gained knowledge, and skills, and had changed her behaviour, which was more important than the ability to lead.

Sonto said:

Most of the time when I have an experience, I share it with them and then we practice it and see if it works and we then do it individually to raise the money so that we increase our savings. Due to the diverse women in the society, I have observed that these women are mean and don't want to share their experiences even from their businesses. But for me, I thought through sharing our experiences, one could have an input and improve my ideas. By so doing we would learn and implement these inputs and see how they work (Primary Data, 2020).

Women not only learnt through training organized by the Inhlanyelo fund, but they also learnt from one another. This fostered a sense of solidarity as well as (limited) collaboration,

as they learnt from one another and, on occasion, offered support to one another. Jarvis (1987) states that people are the result of learning and that learning occurs when interacting with others and it continues to shape their behaviour. Women's participation in the fund was important for enhancing their learning and improving their businesses. In short, it improved their connections and other community programmes that would improve their lives.

6.2.8 Training Provided to Participants

Training is a key contributor to the participants' learning. The fund provided training before the money was given to the participants to ensure that they had basic business skills so that they could run the business successfully and be able to repay the loan. The training was initiated by the fund but it was facilitated by another organization, the Small Enterprise Development Company (SEDCO) which provided technical support to SMEs.

Understanding the training provided and the dynamics involved in the facilitation of the training is important in this study because it helps to provide an understanding of the women's learning experiences. The training provided by SEDCO was a one-day session, where the beneficiaries were taught basic business management principles, bookkeeping as well as savings. This organization used facilitators who conducted their training in a classroom setting. Charts or boards were used to disseminate information. Participants were assessed through question and answer sessions. Group discussions were used to solve problems posed by the facilitators. This enabled participants to demonstrate what they had learnt. However, the limited time given for the training and the fact that the facilitation was based on general business skills, meant that the women had different experiences from the training. Participants had to undergo the identical training each time they took a loan.

Some of the women also received training from different organisations which assisted SMEs. This was one of the major aspects of women's experiences with the fund. Dlamini and Dlamini (2021) observed that women have received training from NGOs as a means to empower themselves with financial skills. They do not necessarily seek out this training, but it is often offered to them as part of the NGO's community work. The findings show that different organisations provided training on different topics which were relevant to different businesses. This was because the traditional leadership selected people for training based on the nature of their businesses.

Ngabisa had this to say:

I am not thinking like I was before my agribusiness and the assistance from the fund because the little experience and knowledge I had from my grandparents has increased. Positive thinking has changed my behaviour (Primary Data, 2020).

Ngabisa benefited from the training facilitated by the fund through SEDCO and she shared her experience and she said, “SEDCO provided us with the training; this training was conducted in a classroom setting as we took notes of what was being taught” (Primary Data, 2020).

Zandie also attended the training and said:

The fund provided one-day training every time I borrowed the money from the organization. The training was mainly on business management and record keeping. There were about 20 participants during the training where people from SEDCO conducted and facilitated the trainings (Primary Data, 2020).

For my research participants, the training formed part of their experience and they learnt a lot, especially about business management and bookkeeping. Alice, who sold vegetables, said the training was half a day and there were facilitators from SEDCO who facilitated on how to keep records for her businesses.

According to Doreen:

We received training and they taught us how money should be handled, how to account for stock bought and how to separate income generated by the business and profits made...The training from the fund on business management skills noted that we should separate the business money and personal money. They told us not to use our salary from the business to do our personal things. However, that is not the case [in practice], when you see money, you fulfil your needs (Primary Data, 2020).

Similarly, Nonhlanhla is one of the participants who related how she received training from the fund through SEDCO and the training lasted for an hour. She said the facilitation was about everything that she needed to know about her business, especially record-keeping and how to improve her sales. Another respondent, Sonto said she was out of the country when the training was conducted the first time she borrowed money. However, she received help from a woman who attended the training, stating what they were taught such as how to keep records of their businesses and business management skills. It lasted for one day. The OECD

(2012) reports that if vulnerable groups are well trained or given the necessary skills, they could attain better socio-economic status and be able to improve the employment prospects, and from the outcome they could contribute to their country's economic growth.

The majority of the participants received additional training from other agricultural institutions or stakeholders in Eswatini.

Thoko said:

Most of the workshops I was attending were a week or two weeks training, whereby we were booked in hotels. Most of training was doing theory where we were later told to do drill and practice what we have learnt. You know how difficult it is to remember some of the things because I am old but what I would do is I would practice what I have learnt. If I have forgotten I would refer to the notes (Primary Data, 2020).

Some participants also felt that the training was not enough to make an impact to inform their choices. Though she learnt a little from the training, Doreen still questioned whether she ever learnt anything from the training, as she was not taught that tenders take a long payment period and it was not wise to use the income from the fund to service the tender from Inyatsi Construction. She said:

Well, I would say that the training helped me to a certain extent. It didn't help me that much because if it really helped me maybe I was going to be able to see that. I really don't know how I can explain this. The training did help but I am seeing that the training received from the fund didn't help me because of the way my business was performing poorly. Because once I tried and accepted the tender things went sideways and I didn't know what to do. Because if they elaborated more on business management, I would have seen that accepting the tender would negatively affect my business (Primary Data, 2020).

According to Lindiwe the training provided was not fruitful enough as SEDCO did not specialise in piggery projects so the training was a generalised lesson on businesses (Primary Data, 2020).

Lindiwe, who completed Form 4, said:

I have observed that for people who were not able to complete the high school level of education it is very difficult to master something, new knowledge over a short period

of time such as conducting a one-day training and assume that we would be able to implement [it]. The facilitators were not able take us step by step, and even then, the time is just too short (Primary Data, 2020).

Lindiwe believed that due to their lack of education, the women were unable to understand business jargon or complex economic concepts. As a result, their ability to apply such learning was undermined, and empowerment suffered in the long run. Similarly, Ngabisa discussed her inability to finish school due to Eswatini culture and household male preference. This meant that when financial resources were scarce in a household, boys attended school but not the girls.

She said:

I was born from an unfortunate family. My mother wasn't married. I had 9 siblings and I was the only girl. My mother was unable to pay for my school fees and education but she was able to pay and make sure my other siblings got an education. She encouraged me to go look for a job as a helper when I was growing up and I would say that life wasn't in my favour. I grew up and I would get odd jobs here and there (Primary Data, 2020).

Margaret said:

The fund - before they give us the money [they] should continue to train us and recruit other organisations as well - to train us on how to run a business and emphasise the importance on bookkeeping because like I told you earlier I don't keep books of accounts for my business. The fund did teach me and showed me how to keep these records and everything but I was not able to do them for my business. I think this was due to the fact that we are not used to it and the one-day training is not enough for us to master the concepts and that our culture doesn't support the recording keeping in businesses like farming (Primary Data, 2020).

For Margaret, in spite of the training being too brief, she was made aware that this was now a business and that she had to take it seriously by doing accounts management in order to maintain it as a business and pay back the loan. This could also be due to the nature of her business, which was conducted at home. It allowed her to be flexible and she did not view maize farming as a business even though it provided an income.

The stories of the participants show that there are various perspectives on the efficacy of the training they received. The findings reveal that while the training was very useful and impactful for some participants, this was not the case for others. Some participants raised the issue of length of training, their own educational level, and topics provided by the programme, which tended to be general rather than addressing the specific needs of individual women's businesses.

The findings from the participants imply that the SEDCO training was too short, regardless of its quality. The literature reveals that training increases entrepreneurs' exposure to microcredit, credit amount, size, and strength of social capital (Ahmed et al., 2013). Consequently, education and microfinance, when combined with financial services, have the potential to empower beneficiaries by assisting them in developing their business skills and entrepreneurship understanding that they need to carry out their daily life activities (Hadi et al., 2015). One could argue that education teaches people what is important in their daily lives.

In this section I show how the research participants learn from their experiences of participating in the Inhlanyelo fund. This section shows how women learn from their experiences through reflection, interaction and transformation and how they change as modelled by Jarvis. The connections between the lived experiences of people playing diverse roles such as church member, family member, and entrepreneur might influence their learning. While learning, it is possible empowerment takes place through strategic choices that they make to transform their lives. Training can enhance their experiential learning but it is impacted by individual's biographies, and how well the training matches their learning levels, as well as the quality of the training itself.

6.3 How the Beneficiaries of the Fund feel it has affected their Lives

This section answers research question three: How do the women beneficiaries of the fund feel that the fund has affected their lives? I look at socio-economic status in relation to the fund, patriarchal systems, female-headed households, unpaid work, financial control, decision-making power, effects of spousal relationship, dependants of participants, the impact of COVID-19 on women's businesses, microfinance and the promise of a "better life" and measuring empowerment. In this section, I discuss how different factors interacted with each other to influence or limit the effectiveness of the Inhlanyelo Fund in reducing poverty and empowering women beneficiaries.

6.3.1 Participants Socio-economic Status in Relation to the Fund

This section demonstrates how various socioeconomic factors influenced women's empowerment through the fund. I want to understand more about the low socioeconomic status of women in Eswatini, particularly those who benefited from the Inhlanyelo fund. The women beneficiaries came from a variety of socioeconomic backgrounds, and the fund had varying degrees of influence on them.

One participant was employed, and others had employed husbands, though they indicated that they were not supportive. Some beneficiaries had no spouse, while other participants had spouses with low paid jobs. Microfinance should empower the poor and consider the diverse socio-economic conditions of women everywhere in the world (ILO, 2007). This section of the research is tailored to the specific, intersectional conditions of women beneficiaries of the Inhlanyelo Fund in Eswatini. This will answer the question: How has your participation in the microfinance program impacted on your life? To engage with these questions, it is necessary to hear from the study participants how the fund has impacted their socioeconomic situation.

Doreen's life changed because she was able to start another business, a restaurant, to earn more money and improve her standard of living. She had divorced all of her children's fathers, and could provide the basic necessities such as food, shelter, and clothing for her family as the head of the household. She stated that learning from various people was critical for her and that she was now a well-known businesswoman. Despite the fact that her restaurant suffered a setback, she was able to survive through her salon business.

Sonto said:

I had a lot of needs even in the household for example, school fees, putting food on the table. I was also able to build the building behind you.....we jointly built the house with my mother. I was able to add on many things around the household and more so I was able to get assistance from the fund and this is what elevated me to greater heights. For instance, one of my children was attending a private school called Mizpah (Primary Data, 2020).

In this study, the majority of the participants I interviewed came from low education levels, making it difficult for them to master all of the concepts taught in the short training provided by the fund. Lack of business management skills limited them in many ways, despite the fact that they were not illiterate. The majority of participants had basic reading, writing, and

numeracy skills. They had little knowledge of management, accounting, credit, and marketing, which could have resulted in a disastrous ending to the loan, leaving women even poorer than they were before receiving the loan (Pitamber et al., 2003). We can see how their different, intersectional positioning defines their ability to truly be empowered by the loan received from the Inhlanyelo Fund. Despite receiving the loan, women's low socioeconomic status, was intersectional and deeply rooted in Eswatini's patriarchal culture (Women and Law in Southern Africa, 2001), as well as in post-colonial African societies as a whole, and became a limiting factor to their empowerment. Microfinance institutions, as mentioned by Kay (2000), should consider such issues.

6.3.2 Patriarchal Systems

Recognizing the complex nature of the patriarchal system in Eswatini and its structures, the women's experiences in this regard will be better understood when breaking this concept down into subsections. The number of dependents, unpaid care work, power and decision-making, and female-headed households are included in this subsection. Obtaining evidence from participants about their relationships with their husbands or other men in their lives is critical for understanding women's experiences in a patriarchal society like Eswatini. For Lindiwe, her husband's control over her and her business stems from more than patriarchal male control. It also stemmed from him being much older than Lindiwe and, as a result, he infantilized Lindiwe. She said: "He treats me like one of his children" (Primary Data, 2020).

She regretted her decision to marry a man far older than herself. Lindiwe felt that their age difference and the fact that he earned a higher income, meant he did not involve her in household decision-making processes. An age gap exacerbates existing inequalities in the average marital relationship in Eswatini (Nyawo & Nsibande, 2014). Her low income forced Lindiwe into the relationship with a husband who could take care of her needs. She also complained about the number of dependents. She said:

The challenges I faced - I ended up in this relationship, life was not easy...My husband had children from previous relationships... I had to step in as his wife and support his family through that time. It is where I felt I am not part of the family (Primary Data, 2020).

Because Lindiwe, had a lot to say that might be due to patriarchal systems, I divide the theme of patriarchal systems into subthemes. Many elements fall under patriarchal and traditional

systems including the number of dependants forced on a wife, when she marries a husband with children. This makes her life difficult.

Patriarchy is engrained in the system. Its dynamic nature exercises constraints in various contexts and in different forms during a woman's empowerment process (Goetz & Gupta, 1996; Todd, 1996; Kabeer, 1998; 1999).

Through the women's experiences of having to provide a male guarantor, we see how the culture of women's dependence on men is reinforced and further pushes women into positions where they are vulnerable to abuse and mockery in their marital families (Nyawo, 2014). Despite the Eswatini Constitution, women continue to be treated as second-class citizens (Nyawo, 2014). They remain unsupported as entrepreneurs and traders. The dual legal framework adopted by the Eswatini government is a major contributory factor to women's empowerment in the country (Mofolo, 2011, as cited in Nyawo, 2014).

These two legal systems, are frequently at odds, and because Eswatini customary law is not codified, "it is constantly used by men where it suits them and as a means of enforcing their own agendas against women" (Mofolo, 2011, as cited in Nyawo, 2014, p.12). Patriarchal systems have a long history of disempowering women in Eswatini, in a context where women are regarded as objects, properties to be inherited and passed down from one man to the next. According to Mpofo (1983), a woman's subordinate status begins when she is a child and is under the guardianship of a male figure such as her father.

When she marries, she becomes the property of her husband and his family in perpetuity. If the husband dies, she is re-inherited by the late husband's brother or another family member, and she has no say in the matter (Mofolo et al., 2011, as cited in Nyawo, 2014). Despite trends observed by the UN Women (2020) that the age of marriage has increased, as has economic independence, the patriarchal system is difficult to dismantle, particularly in rural areas.

Margaret, a 52-year-old woman related her story:

I got married and we had two boys. Before I even enjoyed being in that marriage my husband passed on, before he could pay my bride price. The family members then gave me my husband's brother of which we have one boy child together and he paid my bride price (Primary Data, 2020).

Margaret was forced into marriage by patriarchal tradition that made her marry her brother-in-law after her husband died. She was now forced to care for the entire household on her own, owing to her current husband's refusal to meet the needs of the children from her previous marriage. The question now was: How much could Margaret make to sustain her entire household alone from her business and still record a level of income that would make her truly empowered?

According to Oduyoye (1995, p. 5), inheriting women as objects is a “compulsory attachment to males”. It is through this attachment that patriarchal power and dominance are established, regulated, and upheld, and it is entrenched in the family (Nyawo, 2014).

In recounting her story, Thoko, a widow said:

My business was going well and life was going well until I lost my husband. Then life got tough because as per custom I had to stay in the house for a month and mourn the death of my husband as per the tradition requires from a widow. My businesses came to a standstill as I had to spend an entire month inside the house (Primary Data, 2020).

Thoko missed out on income-earning opportunities because tradition prohibited her from conducting business while mourning her late husband. Following that, she had to struggle to repay the loan. We can see from these findings how Eswatini's patriarchal system and socio-cultural influences place women in an oppressed position. As a result, they cannot aspire to leadership positions because they have already been socialized to believe that power is a male prerogative in the domestic sphere (Nyawo, 2014).

6.3.3 Female-headed Households

The majority of the participants in this study became female heads of households due to their husbands' selfishness and unkindness, and others because their husbands did not have the means. I use the literature to clarify the ideas above. Due and Gladwin (1991) are among the few scholars who distinguish between *de facto* and *de jure*. A *de facto* female-headed household is one in which the woman makes decisions about family expenditure because her husband, the true leader of the home, is away, even if he does send financial support for the family on occasion (Due & Gladwin, 1991). A *de jure* female-headed household, on the other hand, is one in which the woman makes all decisions regarding the family's income and expenses (Takane, 2009; Due & Gladwin, 1991). According to Due and Gladwin (1991),

single mothers, divorced women, and widows fall into the category of female-headed households.

An example of a de facto female-headed household was the case of Lindiwe, whose husband worked in Botswana and often sent financial support for the management of the home.

Lindiwe stated:

Although my husband would provide for the family but there are other things that I needed as a woman and he would not give me because he regards it as less important. Further the fact that he has other children besides my three children led to less support on my side. So, from the business I would buy food, pay transport fees for the children. I bought the furniture of my choice, and I am able to fill fuel in the family car (Primary Data, 2020).

Nonhlanhla was a de jure female head of household. She was a single mother with two children. She said:

Being a single parent and raising two children on my own, I feel I have to have sufficient profit in order to take care of the household needs such as paying school fees, paying medical bills among many necessities (Primary Data, 2020).

When I asked her if the loan from the Inhlanyelo fund helped her, Thoko, a de jure head of the household and a widow with four grown up graduate children said:

Yes, because I am able to take care of my family, my children have completed school. I was able to pay school fees when my husband could not afford. Most of my children attend tertiary in South African universities so I had to pay the tuition fees. Also, my husband was working at railway and he was not staying at home so I was providing for my family because the money he gave me was not enough to do all the household needs (Primary Data, 2020).

While these classifications of female-headed households appear to make a lot of sense, they do not cover every situation in which a household could be female-headed. For example, how do you describe a household in which the sole source of income and expenditure for the household's well-being is a woman, even though her husband is living in the same house but never contributes to the household's upkeep? This is true for the vast majority of the

participants I interviewed. Some of the women lived with their male partners, but the woman was solely responsible for 80 to 100% of the household expenses.

According to Margaret:

I did achieve my goals since I wanted something better for my homestead and now, I have achieved it and I am able to cater for 80% of the household responsibilities. My husband is a teacher. However, he feels that if there is maize at home everything is there. He always says he has no money. If you ask for money from him that would go towards improving the household's livelihood (Primary Data, 2020).

Alice's story as a *de jure* head of household was similar to Margaret's: the male partner earned an income but refused to contribute, leaving the wife primarily responsible for the well-being of the household. While the male was the household's leader, the female was often tasked with "maintaining the household, cultivating the fields, and child bearing" (Booth, 1983, p.52). According to Alice:

I have become a bread winner while he is sleeping drunk behind the house (Primary Data, 2020).

Ngabisa, married with three young children said:

My husband gets odd jobs here and there. He would often get a contract for three months and it would take time before he gets another one. So, I have to do most of the things around the household as he doesn't have a stable income. Therefore, we can't depend on his salary. The maintenance of the household, buying electricity, clothing the children and buying bags of cement, are examples of some of the things that I do without the support of my spouse. When he does get a temporary job, he would also contribute towards the maintenance of the household (Primary Data, 2020).

Zandie was a one-of-a-kind case in that she was single and did not have any children at the time of the interview. She did not fit into any of the categories of female head of household, despite the fact that she was the primary breadwinner because her grandparents were elderly and retired. Sonto was classified as a *de facto* head of the household because her boyfriend was in South Africa and she was responsible for the children and family expenses.

Female-headed households are more vulnerable to poverty because they have limited income and spend more on consumption and household well-being. According to the data obtained,

the implication is that whatever income generated from the loan given by the Inhlanyelo Fund was used primarily for consumption, with very little remaining to be invested in the business. In the long run, as Martey et al. (2014) observe that this leads to a lack of income and wealth accumulation, as well as difficulties in loan repayment. This limits one's ability to be empowered.

The majority of studies on female-headed households do not look at women beneficiaries of microfinance who are heads of households. This study covers all aspects of their lives and shows that their experiences and views on their living conditions and how to better their lives is necessary in order to identify the effects of participating in microfinance.

6.3.4 Unpaid Work

Unpaid and domestic work is viewed as a barrier to women's full participation in economic and social activities. Some participants mentioned their struggles with unpaid reproductive work, which often went unnoticed. Because of patriarchal trends that pervade societies, many participants found themselves having to care for everything and everyone in the household. Participants had to deal with a slew of chores while also running their businesses. Because every member of the family often had to stay at home due to the lockdown restrictions, the COVID-19 pandemic increased their household chores or unpaid work.

Thoko, one of the participants relayed her story of how she had to juggle between taking care of her children and unpaid work and the impact this had on her business. She said:

In life sometimes, life isn't always good. As a mother and a wife, I had to be at home and make ends meet which I did through farming, sewing and selling my wares. Someone would send an alarm that a cow is in my fields and I have to rush out and attend the situation, you have to first find the safest place to put the baby and meanwhile the cow is continuing eating in the fields. When you have a child or children there are a lot of things that make you experience life negatively. In short, it is difficult to be a mother, wife and do business due to the burden one has in the household ... My husband, when he is at work, he expects me to do all the house chores and at the same time conduct business (Primary Data, 2020).

Doreen revealed that she was selling ice-cream, running a salon and minding her child at Lomahasha. Even when she relocated to Mafutseni, she single-handedly took care of the family, salon and the restaurant.

Sonto asserted that selling handicraft, vegetables farming and assisting her mother with household responsibilities was a heavy burden, as she was the only child who was responsible for her siblings. Sonto was burdened by the production work because she had a two-year-old baby who required a lot of attention, and she also had to care for her diabetic mother while running multiple businesses. She said:

We are four girls and there is no boy child in my family.... my father died while she was still young and taking care of her needs and my family is not easy. (Primary Data, 2020).

Because the majority of the study's participants ran their small businesses from home, their double burden was hidden.

According to the responses of the participants, they continued to juggle household chores and businesses, and the majority of domestic responsibilities were unpaid. This factor made it difficult for women to use their full capabilities in their businesses in order to increase their income. The UNDP (2021) provides information about the unequal division of unpaid care and domestic work among women.

Women's double burdens are difficult to resolve once they are trapped and overwhelmed by the need to do productive and reproductive work while repaying their debts. According to Kabeer (2004), the continuing devaluing of women's reproductive work (to the point where it is 'invisible') makes it difficult for women to renegotiate their place in patriarchal societies. Women cannot be relieved of this burden because the majority of their businesses are home-based, and are small and provide unstable incomes, making it impossible for women to hire others to help with reproductive work (Altan-Olcay, 2015).

6.3.5 Financial Control and Decision-making Power

Women participate in income generating activities to gain income and have decision-making power at household and at societal levels. Decision-making is closely tied to power relations as the one who wields the most power and control in a household or in any institution, is the one who makes decisions regarding the resources in the household. It is evident from the women's responses that they continued to occupy subordinate position in their households. All of the participants with husbands or partners experienced unequal power relations, and they chose to do things without their partner's knowledge.

Participants were compelled to conceal some information from their husbands or partners as a result of this situation. According to the National Gender Policy (2010), the unequal power relationship between men and women in Eswatini creates opportunities to perpetuate gender-based violence, where, in most cases, men are the perpetrators and women are the victims. Also, it often leads to unequal treatment of women and leaves them economically, socially and politically disempowered.

As recounted by Thoko:

There was my sister-in-law who used to sell clothes and I would buy clothes from her. I asked her one day if I may go with her to where she buys the clothes from. I then asked my husband for permission to go with her and he agreed and he gave me some money which I used to buy stock. I started off buying stock in small quantities and that is when I heard about Inhlanyelo. Before I went to the fund for assistance, I asked my husband if I could go borrow money from the fund. I never went behind his back because there is a section in the form that requires a beneficiary of the fund to state a person whom will pay back the money on their behalf in case I passed away before paying back the money and I put his name in that section (Primary Data, 2020).

In Eswatini, unequal power relations between men and women extend not only to the private or public spheres, but also to the domestic sphere. It is, however, deeply embedded in political and economic structures. The granting of microcredit by the Inhlanyelo Fund through the Chiefdom Council demonstrated how men wield and control power through these institutions, exposing women to subjugation. To be eligible for Inhlanyelo microcredit, women must first be approved by the traditional leadership, who oversee the entire process.

More specifically, women are expected to provide surety, which is usually consent or approval from their husbands, fathers, or male head, before loans are approved for them.

According to the findings, the decision on how to use the fund is often made secretly in order to avoid men controlling or making decisions on how to use the loan. This stems from customary laws that place a man as the head of the household over a woman. This law was enacted a long time ago, despite the fact that it contradicts the country's constitution, which states that all genders have equal standing before the law.

In the event that these two laws conflict, customary law takes precedence over any other law or constitution (Nyawo, 2014). It is clear that participants were required to obtain their

husband's approval or consent before borrowing from the fund. On occasions this consent was bypassed. Merriam, for instance, stated that she borrowed money from the fund without her husband knowing. According to the experiences of the participants who benefited from the fund, the decision-making power vested in the husband or male relative was further reinforced by the Inhlanyelo fund through the chieftdom, which required women to obtain their husband's consent in order to access loans.

This system creates inferiority and disempowerment amongst women because the male figure had access to and could control the woman's source of income. He could use it to keep her in perpetual subjugation, because he could decide to frustrate her by not consenting to the request. Even if he agreed to her taking a loan, he retained significant control over how and on what the money is spent. This was frequently detrimental to the woman's business.

Thoko's case reflected how the Inhlanyelo Fund upheld the patriarchal customs and tradition of Eswatini. If the aim of microfinance institutions such as the Inhlanyelo Fund was to empower women through microcredit, why then did they partner with the state to reinforce traditions that limited women's decision-making power?

Alice and Lindiwe were participants who had a hard time with their husbands in terms of decision-making around the loan. According to Lindiwe, her husband took the money she borrowed from the fund and diverted it to meet his personal needs without even discussing it with her. Unlike Lindiwe, Alice was in a position where she had learnt not to give her husband her money again.

She said:

I am now able to make decisions on how to use the money without consulting my husband. I tried but he was like I have to give him the money. Once I give him the money, he would buy alcohol so I stopped and I am the one deciding how to use my money to raise my household standard of living (Primary Data, 2020).

Alice's experience illustrates the story of a woman who has had enough of the irresponsibility of a man who was "the figure head" of the household. She tried to involve her husband as culture dictates, but she failed and she took a decision to find other ways to provide for her family. Mayoux (2000) asserts that women's control over decision-making does not only benefit the woman, but benefits men as well as the money is used wisely for the household needs rather than in fruitless and unhelpful ways. Thus, Alice saw that giving her husband

money which he used for alcohol was not fruitful, so she decided to make her own decisions about how to use the money productively. These findings contradict Noreen's (2011) recommendations that men and women should work together to improve their household livelihood rather than leaving all the household responsibilities to the wife. This argument assumes that collaboration will promote more favourable marital relations.

In contrast, Ngabisa, seemed to have no problem with her husband knowing that she had borrowed the money. However, she hid her savings from her husband. She avoided her husband controlling the use the money as he did not support the idea of saving.

Sonto said her boyfriend did not have a problem with what she did but she did not tell him about her loan. She was quick to justify that he lived far away in South Africa and that she did not see a reason to tell him.

Nonhlanhla mentioned that she was tired of men and now she did things on her own because of failed relationships where the father of the children was unsupportive.

For Zandie it was a different story because she said she did not want any boyfriend until she had improved her life.

In Merriam's case she felt that she had power because she did everything at home, and her husband was only interested in the cows. She said:

“My husband does not have much power within the household but his power lies in the cattle byre (Primary Data, 2020).

In some cases, men still believed in traditional gender roles which promoted gender inequality. A typical example was Merriam's husband who thought he had to buy cows. Her saying that her husband was only interested in the cattle byre implies that he maintained the cows rather than caring for the household. He used some of the cows to pay her bride price. Women such as Merriam felt they had power when they took care of household responsibilities without their husband's support, but in reality, they were being abused. She was socialised to feel comfortable with carrying the household responsibilities in a patriarchal society.

Women have no power to make decisions even at the societal level, and some institutions claim that women cannot run a household alone. Some participants mention that the Inner Council decided for them who should be the surety, which was against the fund objectives. In

the case of Lindiwe, the community leadership told her to request her husband to be a surety even though she had not even told him about her intentions to borrow from the fund. Maybe because of her age, or because she was a woman, she was not given an opportunity to do something without her husband's consent. This made her powerless and she had this to say:

My other experience is that those in power are able to dictate to you as a person regardless of the need. We were not involved in the decision of getting sureties' and were only told about opportunities to access credit for our businesses (Primary Data, 2020).

Zandie does not comment on this part as she did not have a boyfriend or a husband at the time of the interview. However, she mentioned that the Inner Council was sceptical about the loan application and limited her loan amount.

Microfinance is expected to increase women's participation in loan decision-making, participation in business operations, and profit-sharing. Most participants indicated that decisions about what to do with their money were kept hidden from their spouses. The majority of participants avoided discussing how to run their businesses or how to use their profits with their spouses at all costs, because the men showed little interest in their well-being. Doreen, for example, attempted to involve her boyfriend in the operation of the business, and he was the one who contributed to its downfall.

Scholars suggest that women who are involved in decision-making processes have the capabilities to contribute in their household welfare (Duflo, 2012; De Brauw et al., 2014). This is evident in this study where participants decided to make their own decisions about how to use their own monies. However, it led to men taking the back seat and not supporting the household. This shows that the conditions laid down by the fund were not favourable for women. Scholars such as Mayoux (1999) and Kabeer (2005) suggest that in order for women to be empowered there is a need for change in the culture. The patriarchal system impacts on how participants could improve their lives. Noreen (2011) asserts that women's status and the economic aspect can be promoted or suspended by their husbands.

Lindiwe had this to say:

Not being involved in decision-making processes of my welfare and that of my family made me feel that he does not consider me as someone who knows something. This

leads to low-self-esteem, lack of confidence because I think he looks down on my contribution towards my welfare and that of the children (Primary Data, 2020).

Most of the participants were confident in themselves because they ran a business, and earned income for their households without depending on a husband.

6.3.5.1 *Effects of Spousal Relationships*

The findings reveal that the financial and decision-making powers of women were directly or indirectly affected by gender relationships. A number of women confided about their family relationship problems. Therefore, this section explores to what extent a rift between spouses limits women's participation and or empowerment through microfinance. While men were comfortable with wielding patriarchal power and controlling the decision-making of a household, they often felt as if they were not man enough when the tables were turned and women were making more money for the household. This section answers the question: How did the fund change the relationship between you and your partner? The responses reveal the relationship between the participants and their spouses in relation to the fund.

Doreen related how a damaged relationship with her boyfriend made her close her salon because he became intimately involved with her customers. The strain in her relationship with her boyfriend led to losing her customers. This led to a decrease in her income and subsequently having to close her business.

Margaret's experience stemmed from the fact that her husband refused to support the household financially because she was running a business of her own which generated money to cater for the household. She said:

I think that he wants to misuse me sexually, as he refuses to do or help buy anything for the household and our children. (Primary Data, 2020).

Most participants were dissatisfied with how men treated them when they earned money. The men tended to delegate all responsibilities because they did not want the women to have money or control income. They were not supportive of the women. Patriarchal societies have a strong influence on how men socialize as family heads and regard women as minors (Nyawo, 2014). This heavy burden sapped women's happiness, and they did not enjoy being financially independent.

For Margaret, the lack of support from her husband and his refusal to take care of her children from her previous marriage, caused a strain in their relationship. It affected her experience with the Inhlanyelo Fund.

Doreen also said:

I didn't get support from my spouse or anyone except Inhlanyelo Fund. Just like the loan I took, I have to repay it on my own. I don't have a spouse who would offer to pay it on my behalf (Primary Data, 2020).

Alice said:

I observed that my husband becomes jealous sometimes because I am earning an income through my businesses and most of the things he would not do or that we would ask him to do, [he] was not able to provide for the family. These are some of the things that strain our relationship. It is as if the money is in the middle of all the arguments and challenges, we go through as husband and wife (Primary Data, 2020).

According to the findings, women experienced being the primary breadwinners while their husbands did not provide as was expected of the head of the family. Additionally, the husbands did not support their spouses' businesses.

Sonto said:

I have not received anything from a male figure for my businesses. The only person I would say helped me and supports me...[are] ideas [that] come from my mother (Primary Data, 2020).

This section sheds light on one of the main factors that made it difficult for women to build sustainable businesses through microcredit such as Inhlanyelo Fund. This was due to the factors mentioned which included patriarchal systems, unpaid work, financial control and decision-making powers, spousal relations and the number of dependents to feed. These factors limited women's utilization of microcredit and crippled their attainment of any form of empowerment. As Banerjee (2013) observes, there is a lack of evidence about the true transformation of lives through reduction of poverty and a complete improvement of standard of living. This is due to the fact that most studies of the impact of microcredit do not take into consideration the above factors in determining the sustainability of women businesses.

6.3.5.2 *Dependants of Participants*

In this section of the research, I am interested in whether the size of a particular household impacted on how the fund affected women's lives. This could make women's lives difficult or more complex. However, the sample is too small for a valid generalisation. However, the number of dependents helps in understanding the business journey of the participants, as this could influence their household responsibilities of participants.

For many of the participants, the inability to repay the loan was because most of the money was channelled into the consumption needs of the household rather than investing in the business. Alice had this to say:

If only I had a supportive husband, I would have grown my businesses but due to the heavy load I am carrying, I am still growing. The more the number of children, the more the responsibilities (Primary Data, 2020).

As we see from Alice's story the difficulty in growing her business was partly because of her many responsibilities, primarily caring for the needs of her large household. Alice had four children who were in high school. When compared with other participants, who had a smaller number of dependents, she had young dependants and as such she could not be fully empowered even with access to the Inhlanyelo Fund's microcredit scheme.

Like Alice, Lindiwe and Merriam had two or more children from their husband or relatives, who depended on their income from the businesses. Lindiwe had this to say:

The fact that he has other children besides my three children led to less support on my side. So, from the business I would buy food, pay transport fees for the children (Primary Data, 2020).

Thus, Lindiwe was left to cater for the household needs alone, with the meagre income from her business. Her husband was not supportive as he had to cater for his children from other women. Merriam too, was forced to live with her late brother-in-law's children although her husband was not employed at the time of the interview. This increased the number of dependants she had to take care of. Martey et al. (2014) observe that it is impossible for women's income to be sustainable, when they have to meet the daily consumption needs of the household. How then, can women be empowered through microcredit, when they are tangled in a web of household responsibilities?

In addition to the dependents from husband's previous relationships and family members, there were also dependents from the participants' families. Women's workloads increased significantly when they had to take care of their parents or siblings according to social norms. Sonto and Margaret had parental responsibilities. Lindiwe, too, described how she had to pay a debt because her parents were unable to work due to illness. She used the money from the business to purchase medication for her sick parents.

I am curious about the role that household size played in determining women's empowerment through microfinance institutions. It is evident that the number of dependents has an effect on the business' sustainability. Therefore, I recommend that further studies should look at the effect of household size among women entrepreneurs.

Larger households, according to Chen and Chivakul (2008), are more likely to default on loan repayment because they have a higher dependency ratio. Having more dependents, such as children, grandchildren, and the elderly who require constant care, increases consumption needs, forcing women to spend more of their income on consumption, which could otherwise have been saved or invested in an income-generating enterprise. The participants' experiences created stress and they even borrowed money from other sources in order to repay their loans. Some participants delayed payment. Martey et al. (2014) point out that an increase in consumption due to household size reduces the likelihood of accumulating income and assets. This, in turn, jeopardizes future consumption needs as well as the ability to repay the borrowed loan.

All of this leaves women with fewer resources to pursue their interests and gives them less space and time to make decisions. The findings imply that the fund's intervention alone is unable to change the social pressures that women face.

6.3.6 COVID-19

It cannot be ignored that COVID-19 affected the lives of the women who were trying to use the fund to better their lives. The combination of COVID-19 as well as cultural and other factors and fund regulations affected the women in significant ways. The COVID-19 pandemic brought great hardship to the participants' lives because of the lockdown restrictions. Hard-fought gains that had been made were now under threat as the pandemic hit at the core of women's livelihoods. The women's capacity to provide food and incomes was halted during lockdown periods. This affected various aspects of running a small business

ranging from loan applications to the effects on the business, especially where sales depended on tourists. According to preliminary reports from the International Monetary Fund (2020) and World Bank (2020), COVID-19 has impacted on household income and consumption, potentially worsening poverty in developing countries.

6.3.6.1 Impact of COVID-19 on Women's Businesses

This section considers the impact of COVID-19 on some of the research participants and their businesses.

Ngabisa said she bought products from South Africa and Eswatini to make handicrafts to sell. Her business was very dependent on Eswatini tourism but due to lockdown and border closure, her business suffered She said:

I would often tell myself that there is no situation that is permanent. Even now, there is a possibility that I may experience another [monetary] challenge because of the current pandemic, COVID-19. Even though the restrictions have been lessened, business will not be the same again or normal because the pandemic hit the tourism industry really hard. My handicraft business is highly dependent on tourists and it is going to take time before the tourism industry opens again. Therefore, I really need to think and act fast about venturing into another business... Because of the COVID-19 pandemic I have been at home and unable to sell my handicraft and it is for that reason I wish that I could have started another business which wouldn't have been affected that much by the pandemic...[I] started making sta-soft and liquid soap with the assumption that most people need these products for domestic use (Primary Data, 2020).

The impact of the COVID-19 pandemic not only affected the business but also the lives of participants.

Another respondent affected by the pandemic was Thoko. Although her primary business was maize farming, she also ran other businesses such as buying and selling clothes. She bought the clothes as well as sewing materials from South Africa. For Thoko, the closure of borders and subsequent restriction of travel due to COVID-19 made it impossible for her to travel to South Africa to buy her wares. When asked if she wanted to borrow money from the Inhlanyelo Fund again, she said:

I would borrow from the fund again. I have been thinking, because of the COVID-19 pandemic I have not been doing well in my business so if I could borrow the money from the fund, I would go back to buying stock, as the last time I bought stock was on the 9th of March 2020. I would come back with material and sew attires. People supported my business. It is easy for me to embark on other businesses because when I come back from SA, I would give people their orders then wait for month end to collect money from my customers. After collecting the money, I would go back to buy new stock for new orders (Primary Data, 2020).

Thoko was unable to meet the demands of her business as a result of COVID-19 and its attendant lockdown regulations as there were border restrictions. Businesses do not exist in a vacuum and they rely on other businesses to thrive and grow. Lindiwe's repayment of her loan to the fund was hampered by Covid-19 and the husband had to pay it for her. She said:

Because of the COVID-19 pandemic his business has not been doing well and this resulted not getting my payment from him (Primary Data, 2020).

The inability of her customer to pay for the pigs that he bought put a strain on her, creating delays in output and income generation. Financial insecurity limited her empowerment.

For a few participants the pandemic had little impact because of the nature of their business. For Nonhlanhla, the only difficult part was the price hike due to the restricted import of fruits and vegetables from South Africa, but most clients needed her wares in order to survive the pandemic.

Nonhlanhla had this to say:

We are greatly affected by the COVID-19 pandemic and business is slow... I think the pandemic slowed down our businesses because people had limited their movements in adherence of the pandemic's regulations. However, due to the nature of my wares it is essential that people eat a lot of fruits and vegetables and for this reason I am still earning income (Primary Data, 2020).

The findings show that COVID-19 and its attendant lockdown and border closures had a great impact on women's businesses in Eswatini including those of the participants. Eswatini is highly dependent on South Africa for goods and services. Even with microcredit, women's empowerment is a distant dream because of other limitations and the pandemic worsened the

situation. Participants were interviewed before the COVID-19 lockdown. South Africa was threatening to close its borders if the number of infected people increased. Therefore, participants such as Merriam, Ngabisa and Thoko interviewed before COVID were living in fear of losing business because they had to travel to South Africa. The pandemic did not only affect women's businesses but their entire life, pointing to the increased vulnerability to shocks for those in a context of poverty. Lindiwe said: "The COVID-19 pandemic affected my plans to go back to school" (Primary Data, 2020).

6.4 Microfinance and the Promise of a 'Better Life'

Women's economic lives are assumed to be improved when they run enterprises in the informal sector of the economy. These businesses are run individually or with families or in groups. I consider whether the study participants are empowered or not. In this section the findings on microfinance and empowerment are presented. This includes the promise of empowerment, better life as empowerment, a better life as *buen vivir*, and a better life as *ubuntu*.

6.4.1 The Promise of Empowerment

Some participants may choose entrepreneurship while others are forced into by poverty or lack of employment. The situations differ from person to person. This might influence the empowerment process. There is a common expectation that running a business will open up avenues for independence and empowerment.

Margaret saw the prospect of running a business as helping her to be less dependent on men. She said:

[The] fund has opened my eyes that depending on a male figure can be difficult because you will always have to beg for something and would not get it or he gives it to you in his own time which is really sad (Primary Data, 2020).

Doreen assumed that she could make a profit with funding support. She said:

[I] opened up a restaurant because I believe that food has profit. I have borrowed money from the fund before and used the money in my salon business where I bought tank and put water in my salon ...to wash people's hair as there was no running water in the salon... when I first started my business, I generated a lot of income but I

cannot exactly explain what happened that made the business not grow the way it used to and instead went downwards (Primary Data, 2020).

The dilemma of how to grow the business was faced by many women beneficiaries. Ngabisa realised that running a business would empower her with more skills. She said:

The money I made through my business made me realise that running a business is also employment as it puts food on the table as well as the importance of not giving up on your business no matter how hard running it sometimes get. I have gained skills on handicraft whereby my former boss taught me to make beads and how to earn a living through the works of my hands. Before I started this business, I had no idea of how to make beadwork and buy stock except for the fact that I used to assist my former boss and that is where I developed the skill. In addition, I have learnt how to make liquid soap, like I mentioned earlier from a member of my church where she taught me how to make liquid soap (Primary Data, 2020).

The next section shows the various indicators to measuring empowerment and how these can be used in assessing whether women beneficiaries of the Inhlanyelo Fund were empowered. This was not intended to be measured statistically.

6.4.2 Better Life as Empowerment

While the term ‘empowerment’ has become a buzz word, it has been critically examined in various disciplines including education and social science (Cornwall, 2016). This section considers what the research participants see as a better life in relation to empowerment. I have observed that their definitions centre on choice and accumulated assets. Women beneficiaries of the Inhlanyelo Fund believed that a better life revolved around one’s ability to afford household needs, and being able to make their own decisions and stand on their own two feet.

Indeed, Doreen felt happy with her achievements through the loan and she said:

Seeing myself with a home, driving a car and able to provide for my family makes me happy. It makes you think about finding a solution and coping strategies that would keep my businesses running and to see that I have developed survival skills it really feels great (Primary Data, 2020).

Sonto said:

Being successful brought happiness in my life ... I interact with people in my community because they would listen and think that I know more things and information than them and other business women would also share information seeing that now I am a better person than before.... I am a black-white person [rich – an African proverb] (Primary Data, 2020).

This African proverb implies that Sonto saw herself as white person based on the assumption that white people were well-off, especially during apartheid era in South Africa. For Sonto, being able to transform her life and that of her family felt empowering, especially because of the way people interacted with her, and saw her as knowledgeable. She felt personally empowered through her hard work and had gained confidence and improved self-esteem through sharing information with others. Empowerment can happen at individual levels and refers to increased autonomy, choice, agency, self-confidence and self-esteem (Kabeer, 2005). Sonto utilized resources and took decisions in the business, becoming a “rich black person”. Since she gained knowledge, the community regarded her as a resource person.

Zandie started up a business “in order to make a living and it is important to identify your talent and work towards getting better in terms of attending trainings” (Primary Data, 2020).

Thoko narrated that she was now able to contribute towards anything that needed money in the household. She was well known in the community and was respected through her hard work in businesses which had changed her life. She saw herself as a role model and leader in her community. She claimed to have been nominated as a member of the Inner Council, but the community’s meeting times conflicted with her church commitments. I observe that Thoko possessed the following attributes: access to resources and skills to participate fully in communities, agency, leadership and time.

The Women Empowerment Index measures progress by aggregating results across five important factors: resources, agency, income, leadership and time (Hunger Project 2016). Although my aim is not to measure or aggregate results of the participants, these factors transpired from the findings.

Sindi said:

Through the profits generated from the piggery business I am able to buy my child school uniform (Primary Data, 2020).

Alice shared similar sentiments that she had improved her life because she wanted to have the ability to do things on her own rather than waiting for the husband, who did nothing in her household. She said:

I have been able to make a living and there are other people who are employed but the life I am living is far better than theirs. For instance, the gentleman who just came here, he came to borrow money yet he is employed ... as a business person, you are always busy just like the people who are employed... I don't consider myself a housewife as I am able to make a living, even though I am not formally employed. It really gives me the motivation to continue working and running my businesses because I have seen that my businesses have helped me a lot. I am also able to buy food for my family, buy my children whatever they need and pay for their school fees, but because I am diabetic and I have arthritis, so those conditions often hinder how I run my businesses (Primary Data, 2020).

Kabeer (1999) states that empowerment can be ensured by providing conditions in which women can have the capacity to identify their goals and act upon them. This is confirmed by Merriam who said:

My family was surprised how I made ends meet since my husband was not working for a very long time. I am now able to bring something to the table. They were so empathetic towards me since my husband was not working. However, things changed when they saw how my life has changed because of the fund. They would ask me questions ...[because]we were [previously] not able to meet basic needs. I would tell them that it is the loan I got from Inhlanyelo that made it possible for me to make ends meet at home even without the help or aid of my husband (Primary Data, 2020).

The participants felt empowered by being able to improve their well-being. The change in their lives made them feel satisfied that they had the capabilities to identify resources that could enhance their household livelihoods and to make decisions about how to use their income. This is consistent with the findings of Doan & Mark (2014) in a study of the impact of household credit on education and health care spending by the poor in peri-urban areas of Vietnam. According to Doan's findings, it is difficult to measure the success of their business because they are not concerned with business sustainability but rather boast about what they are capable of achieving. Individual status has become a visible symbol of success for the majority of the participants and it is very important to them. Status appeared to be more

important to the participants than ubuntu and buen vivir. Nevertheless, notions of a better life are not individualistic.

6.4.3 Better Life as Buen Vivir, an alternative way of living

According to Margaret, a better life is achieved in the collective. She said:

I am a very active member of the society. We would buy household things as a group so that each member of the society is able to achieve what she wanted and was not able to do. We save money and purchase groceries for one person this month and the other next month (Primary Data, 2020).

This illustrates how these women work in groups to assist each another. As a successful maize grower, Margaret sought information from other successful maize growers, such as neighbours. She also shared her knowledge and skills of maize production because she wanted others in the community to be able to survive by being food secure, as maize is Eswatini's staple food.

Thoko said:

The money I received from the fund helped me learn that no man lives in isolation. You need other people but most importantly I feel that the fund helped me learn more about love through people. I cannot eat when I know that my neighbour is hungry, as you can see, I have an orchard. When the mangos and oranges are ripe, and I pick them and fill them up in buckets and take them to church. Even old clothes I wash them thoroughly, iron them and donate them at church. Even from my relatives, I ask for clothes and cook and eat at church. We even give out food parcels in our community. We target everyone and not just members of our church. Even if you haven't done anything for me, it's okay because I know that God will provide (Primary Data, 2020).

Thoko understood that collective living, where people share things together with others was a 'better life'. This was a key feature of empowerment for many of the women.

6.5 Chapter Summary

Chapter 6 presents the empirical findings of the study. This information illustrates how changes in terms of individual and household empowerment and how these changes are perceived and valued by the participants.

The participants' perceptions of women's empowerment cover a wide range of issues, including increased incomes, being able to meet household needs, having a voice, and being included in decision-making. These findings are in line with Jeckoniah et al.'s (2012) study on women empowerment which used personal autonomy, household decision making, economic domestic consultation and freedom of movement as measurements of women's empowerment.

Context has been shown to be very important in the understanding of empowerment. Most of the participants in the study perceived women's empowerment as economic empowerment. However, some of the participants went beyond economic empowerment to include having a voice, being in leadership positions, being employed and being part of a collective.

The acquisition of skills, knowledge, interpersonal skills, and soft skills have been identified as enablers of business success. The participants were empowered psychologically, economically, and socially. The women's narratives propose a measured process of empowerment characterised by material, relational, and psychosocial changes at community and individual level. Moreover, vulnerability of households was reduced and the wellbeing of women and their households improved as a result of the women's participation in the Inhlanyelo Fund. Although the women made various gains, such as paying school fees for their children, meeting food requirements, and home improvement, a level of disempowerment emerged during the analysis of the results. This included lack of control of the income, and businesses being an extension of their traditional roles. These impeded their acquisition of new skills. Social or cultural norms prevented them from achieving full emancipation.

On the political front the findings show that opportunities for women increased. This is illustrated by the recognition of women's work by traditional governance structures such as the Inner Council.

Chapter 7: Discussion and Analysis of the Findings

This chapter presents the findings in relation to the theoretical framework, and literature review. Common themes that emerge from the women participants' stories and the literature are discussed. Due to the small sample size, the findings cannot be generalised, but conclusions can be drawn, which may be transferable to other women with similar stories. The findings reveal the experiences of the women who participated in the Inhlanyelo Fund in order to improve their lives. The chapter discusses the main themes in relation to the research questions.

7.1 Research Question One: Women's Experiences with the Fund

This section addresses research question one: What experiences have the women had with the Inhlanyelo Fund?

The experiences of women with the fund are analysed in terms of the following themes: bureaucracy with accessing the loan, loan repayment, sustainability and diversification of businesses and women as household heads.

7.1.1 Bureaucracy with accessing the Loan

Although microfinance has been used in multiple contexts in Africa and Asia to reduce the red tape involved in accessing credit for women, many still struggle to successfully access loans due to the bureaucracy involved. Hannan & Ashta, (2017) argue that the loan application process should be made more flexible for clients. The findings reveal that there were challenges in obtaining loans from the Inhlanyelo Fund. The women complained about the time-consuming surety application procedures. This goes against the fund's goal of allowing the poor to obtain loans from institutions without the need for collateral. Chiefdoms devise strategies to ensure that all beneficiaries repay, such as requiring surety. However, the Inhlanyelo Fund (2016) literature does not mention any of these issues. The fund is reliant on chiefdom leadership criteria for selecting potential beneficiaries that may limit beneficiaries' access to the loan and jeopardize the fund's mission of assisting the poor. Mthethwa, (2009) argues that the fund's use of the peer pressure method in disbursing funds is counter

developmental. New applicants' loans cannot be processed until prior loans have been settled in full.

Many studies fail to highlight bureaucracies when obtaining loans, rather focusing on how the loan was used (See Singh, 2018; Mayoux, 1999). This also impacts on loan repayment. These two factors are discussed below.

7.1.2 Loan Repayment

In Eswatini and elsewhere, women's lack of access to productive resources impacts negatively on their access to productive loans. Bhuiya et al. (2016) claim that although women frequently lack collateral, have limited access to the wage labour market, less power in household decision making processes, they have a better repayment record than men. Much of the literature is not concerned with how women are able to repay loans, but instead sing the praises of women for being able to repay the loan, based on the assumption that their businesses are doing well enough to repay the loan (See Karim, 2011). According to this study, the majority of the participants were able to repay the loan. However, a few participants mention that they would frequently use other sources of income, such as remittances from children to repay loans. Doreen mentions that she occasionally uses remittances or misses the repayment schedule timelines.

The leadership of each chiefdom developed its own strategies to ensure loan repayment regardless of whether the beneficiary was alive or dead. The Inhlanyelo Fund Policy states that if the beneficiary dies, the person who stands as a surety will repay the loan in full. I believe this is because beneficiaries do not pay life insurance on their loans, as most financial institutions do. This exacerbated the difficulties of loan repayment. Some participants, such as Lindiwe, had their money controlled by their husband. This is harmful to women and may lead to debt traps or difficulties in repaying the loan (Karim, 2014). This is an issue which many studies ignore because they concentrate on the impact of microcredit which does not consider the above factors in determining the sustainability of women's businesses.

7.1.2.1 Sustainability and Diversification of Businesses

According to Altay (2007), microfinance enables poor people to protect, diversify, and increase their sources of income, which is a necessary step out of poverty and hunger. Henriksson and Karlsson (2008) argue that family members assisting women in starting businesses can be very important. The findings in this study reveal that some participants did

not use the money entirely for the intended purpose, in some cases leading to unsustainable businesses. Some women diversified their businesses because the initial business failed, forcing the women to switch to another business just to survive or to pay back the loan. However, other participants state that the funds were used solely for the business, which impacted positively on the sustainability of the business. While the literature emphasizes that it is beneficial for women to diversify (Altay, 2007), my findings show that women diversify because the first business was not doing well and they shift to another business that may also not be sustainable, and may not provide more income but enables them to pay off the loan. The limitation identified in this study is that beneficiaries sometimes fail to repay loans and are unable to obtain additional loans to sustain their businesses because the fund regulations limit changes in business direction, which can trap people further in the debt cycle. This issue is highlighted in the literature.

7.1.3 Women Household Heads

Lipi (2016) postulates that women household heads may not be as empowered as results suggest because they may feel overburdened and have limited choices in terms of decision-making. The literature indicates that female-headed households are more vulnerable to poverty because they have limited income and spend more on consumption and household well-being. Martey et al. (2014) observe that this leads to a lack of income and wealth accumulation, as well as difficulties in loan repayment. This limits the possibility of becoming empowered. However, literature on microfinance for women explore female-headed households, therefore it is not always the case that they are disempowered. My findings revealed mixed results that sometimes contradict the literature.

The findings of this study suggest that participants who were single as in never married, separated, or widowed, were sole decision-makers because they were household heads. This may suggest that female household heads were empowered. Findings of this study show that the participants became borrowers because they were household heads. Household hardship came in different forms. Some women became household heads because they were single parents or their spouse was unemployed. The results reveal that some participants became fund participants because their husbands were unreliable breadwinners and heads of households, in terms of the expectations of local marriage and culture. It was thus a better option for the household if the women became the main breadwinners.

These study findings differ from the literature because it explores the participants' learning experiences from social networking and training which resulted in individual change in behaviour. The women discussed how their experiences intersected with their cultures, beliefs, norms, and values. When women adjusted in response to their experiences, learning could take place.

Unpaid Work

Ahl (2006) indicates that women's domestic responsibilities impact on business ventures with a negative outcome. Women are required to perform normal manual work in order to meet patriarchal expectations regarding the domestic mode of production (Roomi & Parrott, 2008). The findings in this study reveal that most participants had many people in the household which was a heavy burden. Although new job opportunities were created for the women, their jobs were an extension of their existing reproductive duties (i.e. household- and childcare), which affected their opportunities to get new skills. Illeris (2013) sees a connection between societal conditions and the personal development of adults. This was evident for all the participants.

7.2 Research Question Two: How have the Beneficiaries of the Fund learnt from the Experiences of using the Fund?

This section discusses research question two in relation to Jarvis' experiential learning model. It includes the influence of personal biography, the influence of a disjuncture, learning through training, ubuntu, and transformation through reflection, and lifelong learning.

7.2.1 The Influence of the Whole Person's Life History on Decisions

According to Jarvis (2006, p.25), personal identity is central in understanding learning as the construction of an individual life story. He states that "our biography is an unfinished product that is constantly undergoing change and development". This unfinished product can be seen in the way the women endeavoured to improve their lives. Their life histories reveal that most of the women had formal education. 80% had graduated from high school, while 20% had dropped out at Form 2. Although one of the participants in this study had attained tertiary education, two did not reach Form 5. I sense that the women wanted to achieve their educational goals through their children, which indicates that the children were also part of their personal biographies. The findings of this study reveal that the participants prioritised their children's schooling as they desired a better education for them. An increase in

women's incomes meant that some families were able to overcome the barriers caused by poverty and keep their children in school.

The personal biography of gender power relations also influences their decision making. Eswatini's patriarchal systems and socio-cultural influences oppress women (Nyawo, 2014). Participants with partners experienced unequal power relations, so they chose to do things without their husband's knowledge.

The findings show that decisions on how to use the fund were often made secretly in order to avoid men controlling or making decisions on how to use the loan. This stemmed from customary laws that place a man as the head of the household. This law was enacted a long time ago, despite the fact that it contradicts the country's constitution, which states that all genders have equal standing before the law. Some participants were required to obtain their husband's approval or consent before borrowing from the fund. Merriam stated that she chose to borrow money from the fund without her husband's knowledge. She also mentioned that she tried to involve the men in her plans to borrow from the fund, but she was discouraged.

The gender power imbalance frequently results in the unequal treatment of women, leaving them economically, socially, and politically disempowered. Two important issues emerge from these findings: firstly, women's economic contribution to household expenditure elevated their status to that of an equal partner. Secondly, improved finances led to less poverty-related stress, which also leads to healthier marital relationships (Krenz et al., 2014). However, one disadvantage of being a beneficiary of the fund was that the burden of household care then fell primarily on the women.

For some participants, the burden of meeting household needs shifted to the women participant while men withdrew their contributions to household expenditure. However, the women's interactions with the fund reveal that their identities and decisions changed. This lends credence to the notion that biography is an unfinished product that will evolve as a result of exposure to new experiences, such as accessing the fund and the establishment of new businesses.

7.2.2 The Influence of a Disjuncture

Although experience is important in learning, Jarvis' (2006) model of experiential learning identifies "disjunctures" as the potential starting point of new learning processes. Jarvis' concept of disjuncture describes what happens when an individual is confronted with an

experience that contradicts their previous understanding of the world. When prior knowledge is insufficient to address a problem, one experiences disjuncture, which causes uncertainty and discomfort in our lives. The findings of the study reveal that the women learnt from their experiences as members of the fund and the start of their learning was often provoked by a disjuncture. The majority of the participants had critical learning moments. This was usually a time when they were at a crossroads in their lives, which served as the start of their learning curve. Doreen adopted her idea of best business practices such as excluding her partner from involvement in her business ventures. Alice, Merriam and Margaret learnt financial independence and self-reliance because their men could not be depended upon due to certain character traits or life circumstances. These women experienced a disjuncture which provoked reflection during critical periods in their lives when their spouses and partners subjected them to financial abuse and neglect. Jarvis asserts that disjuncture is a complex occurrence. It can occur as a result of a small discrepancy between a person's biography and their perception of the situation.

Alice revealed that she used to give her husband her income, but after seeing how he spent it on alcohol, she stopped giving him money and involving him in any decision-making process involving her children and household needs. Jarvis mentions that disjunctures trigger new learning and then people reflect on their learning in relation to their past experiences.

Learning from experience or transition, according to Jarvis' model, is a holistic process. The findings reveal that the participants were often faced with a disjuncture that prompted them to apply for funding, but they also experienced several disjunctures at different stages throughout their learning, indicating that experiential learning was an ongoing cyclical process. They reflected at different stages on their circumstances, which provided them with lessons on how to run and maintain successful businesses. Participants reflected on previous experiences whereby their businesses were not generating enough income due to various circumstances including natural disasters. Participants learnt to be cautious when approaching the Inhlanyelo Fund for another loan. This was due to the fact that they reflected on their previous experiences. One participant stated how she struggled to pay off the previous loan and had to do so with her salary. As a result, she learnt to consider the environmental conditions before requesting another credit. Participants revealed that how they learnt was crucial in the acquiring of new knowledge. The findings identify five key aspects of experiential learning, following Jarvis' model. It starts with disjuncture, and then moves onto

learning through training, the role of ubuntu in the learning process, reflection leading to transformation and finally lifelong learning.

7.2.3 Learning through Training

When combined with financial services, education and microfinance have the potential to empower beneficiaries by assisting them in developing the business and entrepreneurship skills required to carry out their daily life activities (Hadi et al., 2015). Armendáriz de Aghion and Morduch (2005) indicate that access to business training in rural areas affects women's household income and that women with business knowledge are able to make profit and increase their business returns.

The findings reveal that, while the training was extremely beneficial and impactful for some participants, it was not the case for all. This could be because some participants raised concerns about the program's time duration, educational level, and topics, which tended to be more general rather than addressing the specifics of individual women's business demands. It also could be because the training was not sufficiently geared to the educational backgrounds of the women, which was generally pre-matric level.

The findings of the participants suggest that SEDCO training, regardless of its quality, was too short, and this is reflected in the literature which recommends that training and support be ongoing (Hadi et al., 2015). As a result, one could argue that education teaches people what is important in their everyday lives and businesses. The benefits of ongoing training were felt by the participants themselves when they revealed that they had accessed additional training from various stakeholders in order to supplement what they had learnt from the fund and that they had improved their businesses through additional training.

Furthermore, some participants indicated that they took the initiative to organize training among themselves to impart what they had learnt to those business women who were unable to attend additional training. Learning in these instances would have been better tailored to the women's experiential needs. The findings suggest that this other training was more relevant to the nature of their businesses. Some participants claimed that the fund's official training was irrelevant because it was one-size-fits-all. This suggests that learning which is tailored to an individual's biography is likely to be more beneficial than generic training. The findings show that participants learnt because they wanted to know useful information to grow and sustain their businesses. Thus, the participants reflected on some of the knowledge

provided and could decide if it would make an impact on their businesses. As suggested by Jarvis (2004), this indicates that new cognitive knowledge was only absorbed when it was perceived as relevant and leading to social change.

Ahmed et al. (2013) claim that training increases entrepreneurs' access to microcredit, credit amount, size of business, and wider social networks or social capital. Some participants complained about the repetition of basic information provided in a short period of time, which did not increase their business skills. As a result, most female-run SMEs regarded this as a challenge. Mngadi (2016) states that small businesses in Eswatini face a variety of challenges, including a lack of business management skills, business literacy, and accounting practices.

Such a situation could arise as a result of a lack of evaluation of the training, which should explore whether the knowledge was being explored in sufficient depth and whether it was relevant to the specific group, in terms of level of education, age, and nature of business. Cherry (2019) observes that knowledge requires in-depth investigation through the realization of an experience, rather than focusing on the production and transformation of knowledge per se. According to Cherry (2019) non-responsive learning must also be considered. Some participants state that they received training from the fund, but it appears that they failed to implement what they had learnt, including record keeping or business sustainability. One participant stated that she did not keep records because she was raised to believe that no records were kept in farming, so she did not respond during the training process. This is another indication of the influence of one's personal biography on the learning process and suggests that training needs to be tailored to the biographical and motivational needs of participants.

According to the Jarvis model, cognitive reflection must adopt a holistic approach to understanding what a learner desires to experience, and argues that training must allow for what happens unconsciously during the teaching or learning process and recognise any internal conflict to learning which may be derived from previous experiences. Lundgren et al. (2017) comment on this when criticising Kolb's experiential learning model. This is because learning also takes place through an individual's cognition, affect or emotion as well through actions.

7.2.4 Ubuntu

Women's participation in microfinance programmes promotes and prompts greater self-help in learning about best business practices and livelihood improvement, as women assume more authority in their roles as entrepreneurs and connect with wider and more diverse social networks and informational resources outside their homes (Murshid, 2013). The findings of the study reveal that the expanded social networks associated with microfinance participation provided these women with valuable informational and economic resources about their businesses and life in general. This use of social networks reflects the concept of ubuntu as an African perspective on social living that is centred on the essences of human value, humanness, community living, kindness, and cooperation, according to changing ideas and principles (Okoro, 2015).

Interactive learning and transformative learning through ubuntu, as a process of reflection and change are central to the nature of social networks. According to the literature, social networks with a more diverse composition, including contacts from family, friends, work colleagues, school contacts and medical personnel, are associated with greater access to informational, economic, and social resources, as well as adaptation to change (Deegan et al., 2002). The majority of the participants revealed that through being with others helped them to learn. For example, Zandie mentioned that when she learnt something through experience, she would share it with the others and demonstrate it or learn by doing. When the other women could see its effectiveness, they would copy her practice individually, so that they increased their savings. Doreen stated that she learnt from other women who ran similar businesses and that is how she was able to sustain her restaurant. As a result of this interconnection, women had opportunities to learn about their businesses and experienced increased incomes and were able to move out of poverty and improve their well-being.

Few participants believed that ubuntu had the potential to benefit those who did not practice ubuntu themselves. In other words, it had to be reciprocal. This was highlighted when Sonto mentioned that the group members in her social network cycles would not share information. A few participants revealed that in some groups such as stokvels, individuals might not share ideas because they looked down on some members and lacked a sense of connectedness. Lindiwe also observed that members of her community did not practice ubuntu, such as when her pigs were beheaded out of spite. In this case, the community members were held accountable for her business failure. This contradicts the ubuntu concept, which holds that the

true nature of human beings can only be understood socially in relation to others (Cowley, 1991).

Despite these findings, the majority of participants reveal that joining social networks such as stokvels and cooperatives aided in learning. In general, ubuntu enhanced the way people learnt in social cycles or interaction, which resulted in change.

The women's biographies make it clear that what a person learns at home has a strong influence on their future experiences, as they will always refer to their culture when acquiring knowledge. In summary, a person decides to learn something because it is socially acceptable in their society and her own background. This means that a person chooses what to learn, where to learn, and how to learn based on previous experiences. The learning process, which continues to shape a person's behaviour, is influenced by a person's identity and biography.

This experience could be attributed to previous networking experiences, as stated by Jarvis, (1987) who believes that people are the result of learning and that learning and interaction with others continues to shape on-going behaviour. Disjunctures, on the other hand, can trigger new reflection that interacts with personal history and may result in changed behaviour if the learning and new experience can be integrated with prior knowledge and understanding. A person's ability to change will be influenced by the constant flow of experiences.

7.2.5 Transformation through Reflection

When dealing with transitions in real-life situations, the cognitive, emotional, and social aspects of human existence are considered. Other factors, such as loan size and age, may also have an impact on the outcome of women's reflections, as the nature of their businesses may also impact on what they learn (Schweitzer & Van Schlippe, 2015). For some participants their transformative learning experience was cognitive. Zandie acquired knowledge and processed her understanding through reflection. Many reflected on their situation in order to transform themselves as individuals with improved communication and interpersonal skills, both of which are critical for their businesses, which are very competitive. Zandie, Sonto, and Thoko stated that they became mentors and were passing on what they had learnt to other women. Furthermore, Zandie and Thoko demonstrated to other women how they could improve their lives by utilizing information obtained from various sources. Most participants helped to develop each other's skills. Merriam asked women to assist her in her sewing

business for a fee, which could be considered exploitation due to the low wage, but these women learnt how to sew.

The meaning assigned to a transition is socially constructed. The majority of the participants' decisions were based on their own life histories and perspectives on the situation or on events they encountered in their lives. But their transformations of outlook occurred when they realised that their businesses could succeed if they questioned tradition or norms about what women could or could not do.

The findings in this study support Jarvis' (1994) position that a person learns when he or she is able to transform previous experiences in order to adapt to social reality. Some of the women had no prior experience running a business, yet women's lives changed and they were able to take on decision-making challenges as adults. The disjunctures provoked the women to pause and consider how they might emerge from these encounters. Furthermore, their ways of knowing became valid within the context in which they operated. This knowledge and this learning process marked the beginning of an empowerment process for some participants. In some cases, their new learning experiences resulted in being seen by the community as experts. Thoko was recognized in her community as a mentor, and she was later appointed to the Inner Council, which she turned down due to church commitments. Sonto also stated that community members recognized her as a wealthy individual. People who were working, would occasionally come to Alice to borrow money. Merriam was known in the community for being a hard worker, and people would stop by to see what she had for sale, among other things.

However, some participants did not learn from training which means they failed to develop new meaning from the knowledge acquired. This reflects Jarvis' observation that non-learning can occur. The COVID-19 current pandemic can be seen as a disjuncture with the potential to initiate major learning processes in the human collective. However, learning may result in a narrowing of mindsets and a rejection of collective efforts and intergenerational solidarity. One issue with the types of learning triggered by the pandemic as disjuncture, is non-reflective learning, which primarily occurs on a behavioural level. The findings reveal that when a few participants failed to apply what they had learnt in their business there was limited transformation. Doreen stated, "I failed to implement what I had learnt," (Primary data, 2020) and she regretted not using what she learnt by failing to change, which caused her to face challenges. This finding challenges Jarvis' (2006) contention that primary experiences

can be obtained through organized educational events that include role plays, simulations, and practicals as part of the learning process but suggests that training must link more closely to biography and facilitate reflection.

7.2.6 Lifelong Learning

Lifelong learning emphasizes that learning continues beyond childhood development and that learning occurs in all contexts, including those outside of the classroom (Bjursell, 2020).

According to the findings, the participants learnt from their experience and could reflect on what happened to them in order to change their previous behaviour. This included not only the training provided by various stakeholders, but also the use of various platforms by them and others to acquire new knowledge. Some participants were able to train others in what they had learnt, and the majority of peer training was hands-on or practical, with the participants having to observe and then implement actions in their various homes or businesses. This is evident as some participants acted as mentors, while others came to learn how to improve their businesses through service, dialogue, idea sharing, and later implementation of what they believed would meet their needs.

Participants networked, and joined various groups to improve their businesses and at the same time learnt from each other's experiences. When participants became beneficiaries of the fund, they did not consciously or unconsciously anticipate learning and some did not see themselves as capable of learning for reasons such as age and level of education. Two participants stated that they did not attend the training organised by the fund because they were not first-time borrowers and had attended the training before. The majority of participants complained about the formal training in a classroom setting, saying it was a heterogeneous group which made the learning difficult. Knowles (1968) argues that learning must be immediately applicable to adults' lives and implementable, as observed by Jarvis (2012) and other adult learning educators.

However, in the process of running a business, there was evidence of ongoing learning such as how to react in certain situations, how to participate in decision-making, and how to acquire soft skills such as self-esteem and confidence. Assisting or involving others also contributes to skill development. As a result, the participants were eager to learn outside of a classroom setting and demonstrated their motivation and ability to do so. The findings provide an answer to the question of whether the women learnt anything. I have noticed that there is no true living without learning, and I don't believe there is any human living without

learning, as indicated by the participants, so learning is at the heart of living. This emphasizes the significance of lifelong learning as a means of improving one's life as indicated by the Jarvis model (2006).

The next section answers research question three: how the women felt the fund had affected their lives.

7.3 How the Women felt the Fund had affected their Lives

This section is divided into poverty reduction, gender power relations with partners, self-perception, perceptions of women empowerment through resources and agency, buen vivir, and empowerment in terms of the micro, meso, and macro levels.

7.3.1 Poverty Reduction

Banerjee (2013) observes a lack of evidence on the true transformation of lives through reduction of poverty. Nevertheless, increased finances lead to a reduction of poverty-related stress, which leads to healthier relationships in turn (Krenz et al., 2014). The findings suggest there was improved overall welfare for the women. The majority of the participants stated that they were able to meet basic needs, send children to schools, and acquire household assets. This led to women being the main breadwinners as men left the women to take care of the household. All participants revealed that, despite having ups and downs in their lives and businesses, they had changed their lives for the better and such experiences are supported in the literature (Kabeer, 2001). Results of the study suggest that for some participants, the burden of meeting household requirements had shifted to the women as a result of being a business shareholder, and the men withdrew their contributions to household expenditure. One reason advanced by the participants was that they were seen to have money as women, and were thus “able” to care for the household. The literature confirms that microfinance services lead to women's empowerment by empowering women's decision-making and power in their homes as well as socioeconomic status (Kato & Kratzer, 2013).

7.3.2 Gender Power Relations with Partners

The literature reveals a number of observations about decision making, particularly by women. Gender power relations is a cross cutting theme although it is addressed specifically under research question three. I include it here because how the women perceived gender relations impacted on how they felt the fund affected their lives.

According to Pitt et al., (2006), microcredit programmes improve women's socioeconomic status and increase their ability to participate in household decision making. The findings of this study reveal that some participants saw an increase in their involvement in decision-making, particularly regarding their economic provision, welfare, and children. Most were the sole decision-makers in terms of how to use the loan. These findings support Mulema's (2018) finding that women in Ethiopia had more control and decision-making power over their earned income. Not surprisingly, then, according to Kabeer and Rajasekhar (1997) participation in microfinance institution programmes can lead to strained marital relationships. In this regard, findings show that participants experienced jealousy from husbands about their income. This is related to power relations, decision making, and the women's decisions to do things in secrecy (out of fear of their husband's reactions).

Few of the married participants indicated that their husbands were in favour of them taking out a loan. In this situation, two important issues that emerge from these findings were that, as a result of women's economic contribution to household expenditure, their status rose to that of an equal partner (Beck, 2015). Although gendered power relations continued to exist, due to the participation of Inhlanyelo Fund, women were slowly moving away from being financially dependent on men and this gave them a voice in the household. There was no agreement between participants and their spouses about decision-making processes. The findings show that the participants became the main breadwinners and household heads. This experience reinforces argument made by the GAD model which considers addressing the disparities and power dynamics between men and women as an essential element of development interventions (Razavi & Miller, 1995). As discussed earlier, the WID approach argued that women were not being included in development processes, and stressed that women should be provided with equal opportunities to participate in economic activities and gain access to capital (Rathgeber, 1990). It emphasised women's productive roles, with the goal of addressing gender disparities in employment opportunities, while ignoring the reproductive side of women's lives. The GAD approach argued that gender power relationship between men and women has an impact on poverty alleviation, particularly of women.

There are mixed results for married participants. Some participants reported an increase in involvement in decision-making, particularly regarding their financial provision and the welfare of their children. Some form of consultation was observed, which some participants interpreted as joint decision-making. Due to the value of the assets, some women allowed the

husband to exert more control and decision-making power in order to increase marital harmony.

The next sections discuss how the women perceived empowerment and their views on whether they had come out of poverty.

7.3.3 Perceptions of Women's Empowerment

A primary goal of the fund was to facilitate women's empowerment. Kabeer (1999) states that empowerment can be ensured by providing conditions in which women have the capacity to identify their goals and act upon them. Luttrell et al. (2009) suggest that any discussion about empowerment should focus on activities related to social and economic empowerment. In line with this suggestion, the findings reveal that for a majority of the participants, women's empowerment was perceived as economic advancement. The literature reveals that women's empowerment through microfinance was an initiative to encourage women to have a source of income through starting income-generating projects or businesses so that they could be self-reliant and reduce their dependency on other people such as husbands. Women were expected to improve their personal self-sufficiency, interpersonal effectiveness, and self-actualization when it came to business success (Zeivots, 2016). With success comes sustainability. In this study, a woman's belief about her ability to successfully perform a task to achieve her goal was based on how she feels, thinks and behaves as a result of Inhlanyelo Fund and what she has learnt in the process of setting up the business. Thus, when business performance improved, it resulted in empowerment and improved learning.

However, some participants stated that they had difficulties with their economic activities, such as making mistakes when conducting business, which led one woman to blame the fund. Doreen felt that the fund did not improve her living situation and that she had to move from pillar to post in order to sustain her business income, and that the training was ineffective. Therefore, it is critical to take a welfare-oriented approach to empowerment that goes beyond monetary gains. So, for example, buen vivir, resources and agency are other factors to take into consideration. Resources and agency are interlinked in this respect.

Resources

The enabling conditions for women's empowerment and income generation income are financial, social, and human. Bryan and Garner (2020) state that resources are necessary for empowerment because they are used to exercise agency, which leads to accomplishments of

goals. The accomplishments can then lead to an increase in resources, which can lead to even more empowerment as the empowerment process progresses. The findings show that participants gained significant resources. They gained interpersonal skills, wisdom, and knowledge as a result of their involvement in business practices. Training and social networks also provided them with skills that they could use to help their businesses succeed. Skills have an impact on how a business is run. This is in line with the view that a human being improves as long as he or she continues to learn and "the changed person is the result of learning" (Jarvis, 2009, p.24).

As a result, resources are critical to transforming women's lives. These resources enable women to earn a living and improve their circumstances. Conclusions drawn from the literature indicate that the most important factor in women's empowerment is resources. However, resources alone are insufficient to enable individuals to achieve the desired outcomes. Women also require a sense of agency (Oladele & Mudhara, 2016) or the ability to use the opportunities available in order to achieve their desired life. The findings show that putting resources in the hands of women to achieve gender equality in communities led to significant development and this is supported in the literature (World Bank, 2015). However, others provide evidence that microfinance may perpetuate existing unequal power relations within the household (Rahman, 1999; Goetz & Gupta, 1996; Montgomery et al., 1996). Because of deep-rooted gender inequalities in many societies, which govern the distribution and utilization of resources in a gendered manner, the gender transformation potential of microfinance services is hindered (Johnson, 2005; Mayoux, 2001; Goetz and Gupta, 1996; Montgomery et al., 1996).

Agency

Kabeer (1999) asserts that agency is the ability to make strategic life choices and to act on them. The study's findings suggest that for women to have achieved their accomplishments as a result of participating in the fund, there was a desire for power within them, which drove them to achieve their goal. Merriam claimed that her husband did not wield much power in the home, but that he wielded considerable power in the cattle byre. She felt that this because she was able to provide for the family, which caused her husband to regress and focus on cattle rearing. Cornwall (2016) argues that processes that engage women in thinking differently help them make sense of their own worlds, become aware of their own interests, and perceive themselves as capable and entitled to make decisions. The women's experiences appear to have engaged women in thinking differently about their agency.

Furthermore, the findings show that participants in activities supported by the fund had to deal with a broader set of environmental factors that could jeopardize business success. Some women revealed that they became main breadwinners because men withdrew from providing for the family when the women had money. Because of gender power dynamics, some participants did things without their husbands' knowledge. Alice, Sonto, Margaret and Ngabisa, carried out certain activities in secrecy because the men would otherwise have decided how the income would be spent.

This finding implies that credit alone cannot completely change women's empowerment entirely. While it may be empowering for some women, it is marginal in both economic and socio-political terms for many others (Kabeer 1998; Goetz & Gupta 1996). Chant and Gutmann's (2000) focus on men and masculinities in development raises questions about how gender can be made an issue for both men and women without marginalizing women.

It is evident that while most women were pleased that the fund loaned them money, allowing them to improve their lives to some extent, cultural, institutional, and social factors prevented them from reaping the full benefits. Mayoux (1999) argues that microfinance by itself generates economic, social and political empowerment without it being considered necessary to develop explicit strategies to address other scopes of poverty or gender. Cheston and Kuhn (2002) observe that microfinance may not always be empowering and that its effect may be different for different women.

In this regard, Ngabisa appreciated that her husband was supportive of her earning an income and being able to assist him when he was out of work, but she had to conceal the fact that she was saving money because the husband would frequently determine how the money could be used. These findings reveal how microfinance intervention improves one dimension of gender relations while undermining another. Secondly, differences in program outcomes across countries may be due to socio-cultural differences. Gender-based divisions and customary practices in various countries and communities may influence microfinance program outcomes in various ways. This is due to the fact that the internal organization of the household in different societies may have different implications for resource management and the extent to which resources are pooled or managed independently (Kabeer & Anh, 2000).

Agency is linked to the concept of self-efficacy. The belief in one's own ability to do something is referred to as self-efficacy. The participants were aware of their ability to

choose their actions Even if sufficient resources were available, they might not be able or willing to use them to achieve their goals unless they had self-efficacy, a type of critical consciousness. Thus, discussing agency such as increased access to assets, education or the ability to make household decisions may indicate empowerment in this context but not in others. A person's degree of agency can change in certain contexts, over time, and even within a single day. Merriam was pleased when her husband instructed his sons to make a request from her for the provision of the children's welfare, because the ability to provide for the family made her feel proud and gave her a certain status within the family. She did not mind taking care of her late brother in law's children. Sonto also felt empowered to be identified as a white/black person, implying that she was capable of providing for her family.

Empowerment however can be explored at a more abstract level, as indicated in the literature. The findings show that gender-related issues that were previously perceived as limiting women's ability to benefit from credit (Skarlatos, 2004; Kabeer, 2005; Mayoux, 2000; Hunt & Samman, 2016) still exist but have shown some improvement as a result of learning from their experiences. This can be seen in the actions taken by women to change their lives despite gender disparities. For example, culture and tradition in many countries (including Eswatini) have relegated women to the status of minors, and research suggests that such constraints may prevent them from fully utilizing economic empowerment programmes such as microfinance interventions (Maes & Reed, 2012; Arnold & Gammage, 2019), as observed in this study. The following section outlines how these different levels manifested themselves in the women's stories.

7.3.4 Self- perception

Microfinance has been used to help people get out of poverty, but it has also been used to empower women and, as a result, improve women's self-perception. Self-perception is defined as the idea you have about the type of person you are (Merriam-Webster, 2013). Microfinance has an empowering effect on the women who participate. According to the findings of women beneficiaries of Viator Microcredit Bank in Ganja, women improved their self-perception as a result of their participation (Losneslokken, 2013). This is reflected in my study where women perceive themselves as main bread winners, causing them to have a voice in their house as they decided what to do with their income. They perceive themselves as having self-worth. Some participants mention that they gained confidence, self-esteem, and respected and were happy to be beneficiaries of the fund. As suggested by Cheston and

Kuhn (2002) access to credit for women led to a variety of benefits related to poverty alleviation, household well-being, gender equality, women's empowerment among others. In support of such endeavours, the Eswatini Poverty Reduction Strategy Action Plan (2007) pledged to support a variety of initiatives aimed at alleviating poverty, promoting gender equality, and empowering women.

Of particular relevance to this study is the notion that empowerment moves beyond traditional notions of enhanced decision making and access to resources. It also relates to what the women understand as living well, which will be context specific.

7.3.5 Buen Vivir

Buen vivir proponents argue that capitalists are concerned mostly with income and profit as a way of life, while “good living” should be equal to harmonious relationships between human beings, and between them and the natural world (Gudynas, 2015). Buen vivir is concerned with living in harmony with society and surroundings, with connections between environmental stewardship and community well-being, as well as links between this view of nature and people's identity and culture. Individuals have their own indigenous interpretation of what better living is. Thus, buen vivir is an outcome of participants' empowerment, not only in their own lives but also in the lives of other members of the community. Thoko and Merrian mentioned that they were able to live in harmony with other people because they had humanness, which ensures that you have respect for others. Living well, therefore also links to the concept of ubuntu. Living well relates to the women being seen as trustworthy by the community leadership. For example, Thoko and Zandie took on the role of mentors for the other entrepreneurs.

People in Thoko's community knew her as a farmer, a seamstress, and someone who sold clothes and other wares. She also felt she couldn't eat when other members of the community weren't eating, so she would occasionally give clothes and food to community members through her church. In addition, for those who were unable to attend the workshops due to a lack of space, Thoko organized meetings to share what she had learnt. She expressed a strong desire to assist others because she was taught as a child that in order to achieve great things in life, she must assist those who are less fortunate. This is in line with buen vivir's principle that the spirit of sharing/solidarity leads to happiness (Gudynas, 2011).

Thoko also believed that by assisting others, God would provide for her needs. She stated that it was a difficult task because she had to learn theory in most of her workshops, but she had to practice and see the results before she could share them with members of communities. Despite this, her efforts led to her becoming a pioneer in the practice of proper farming while caring for the environment. Similarly, Zandie would travel to other communities to learn how they became successful vegetable farmers and how they managed to constantly supply large organizations, and she shared what she had learnt with community members, especially the youth. She became a motivational guest speaker on agribusiness forums both nationally and internationally, in addition to working with community members to improve their lives. As a result, these two participants shed light on the fact that well-being must be understood in collective terms, not as something that individuals own, but rather as belonging to and occurring through relationships with others, as suggested by Christopher (1999). Similarly, Page and Czuba (1999) assert that human and social empowerment are processes that promote power or the ability to implement actions for use in their lives, societies, and communities, as well as the ability to act on issues that they believe are important in their lives.

In the following section, I discuss how empowerment can be viewed at the micro, meso, and macro levels, as I was unable to measure empowerment using standard empowerment measures.

7.3.6 Empowerment in Terms of Micro, Meso, and Macro Levels

Women's empowerment can occur at various levels, including the micro, meso, and macrolevels (Huis et al., 2017). Women's learning processes differ at each of these levels. The micro level is concerned with an individual's personal beliefs and actions. Personal empowerment can be seen at this level. Doreen had the experience of involving a man in her business, and she learnt never to trust any male after she experienced how he jeopardized her business success. Alice realized that she could not meet her household's needs if she continued to rely on her husband because he was an alcoholic, so she made her own decisions about how to spend her income. She felt these hardships caused her to develop chronic diseases such as diabetes, arthritis and high blood pressure. She occasionally went out with friends to relieve stress because she had to provide for her family while her husband worked full-time. This aligns with White et al. (2009) who defines wellbeing as "doing well" or "feeling good" in what you are doing. Empowerment could be measured by objective

measures such as economic prosperity, standard of living, and health, and subjective measures such as morality and satisfaction. The subjective nature of wellbeing refers to a person's values and morals, which vary greatly across cultural contexts (White et al., 2009).

Relational empowerment can be seen in the meso dimension which refers to beliefs and actions in relation to relevant others. Mabusi recognized the need to empower others who were assisting her in the sewing business. Sonto stated that she would share information on her social networks such as stokvel platforms. Ngabisa joined cooperatives to save money and learnt how to make fabric softeners to supplement her handicraft business, which was harmed by the COVID -19 pandemic. Other entrepreneurs assisted Doreen in keeping her business running. Being a beneficiary of the fund gave participants opportunities to act in relation to others. Many microfinance services have been implemented in cultural contexts that adhere to more collectivistic norms of interdependence, where obligations to one's group's welfare may be valued over one's own (Gould, 2010). Indeed, in African cultural contexts, most women see themselves as fundamentally related to others (Qin, 2004).

The macro level refers to outcomes in a broader, societal context, where societal empowerment can be seen (Huis et al., 2017). Thoko and Zandie are examples of participants who, after acquiring information and learning from their experiences, decided to train other entrepreneurs so they could improve their businesses through learning. Thoko mentioned that she was now regarded as an expert in the community. Access to networks and markets is assumed to provide women with broader experiences outside the home, acquiring information and opportunities for development, whether in social or political roles (Niaz & Iqbal, 2019). The findings show that the participants had a variety of experiences as a result of their beliefs and culture as individuals, which impacted on how they were empowered. In this regard, participants mention their accomplishments, which resulted in improved self-esteem, confidence, and many soft skills for the women. These beliefs were acquired from interacting with others, such as when participants reveal their status in communities and how they were recognized by community leaders. Sonto revealed that she was now seen as a white/black person meaning the community had noticed the improvement of her life and that of her family while embarking in her businesses.

In the study, women had the ability and willingness to participate in decisions that affected their own and other people's lives, as well as the ability and willingness to act on those decisions. It is clear that empowerment occurred within these three levels for different

women. Similarly, I discover that all the domains of the Women Empowerment Index were evident. This is a tool for tracking progress in the many facets of women's empowerment through concepts of resources, agency, income, leadership, and time (The Hunger Project 2016). Many women were able to make decisions, control resources, and participate in decision-making processes without fear of repercussions. Others, on the other hand, were unable to overcome cultural and gender dynamics, compromising their decision-making abilities. Lindiwe, for example, was unable to make any decisions in her household despite the fact that her partner was working outside the country.

7.4 Chapter Summary

In this chapter, I analyse and discuss the study's empirical findings. The discussion is divided into themes and subthemes based on the research questions. Some themes, such as gender power relations were cross cutting issues. The first research question deals with bureaucracy in terms of loan access, loan repayment, business sustainability and diversification, and women household heads. Research question two addresses the following topics: the impact of personal biography, learning through training, ubuntu, transformation through reflection, and lifelong learning. Research question three covers gender power relations, poverty reduction, self-perception, unpaid work, and perceptions of women empowerment in terms of resources and agency, buen vivir, and empowerment in terms of micro, meso, and macro levels.

This discussion reveals that personal biography, reflection on experiences, the role of social networks, and the spirit of ubuntu all influence experiential learning.

Furthermore, buen vivir is discussed in terms of empowerment, which expands the concept of empowerment beyond the literature's focus on financial sustainability. The three-dimensional levels of empowerment (macro, meso, and micro) reveal that empowerment occurs in women's lives to some extent, but gender power dimensions and cultural traditions cannot not be overcome solely by sourcing credit. This implies that training must consider the context of women's lives. Microfinance empowers to some extent, but it does not overcome gender (or race) power dimensions of culture in its current form of training, as these continue to impact on the extent to which women can be empowered for self-sufficiency.

One can conclude from the discussion that experiential learning and ubuntu linked together could enhance the current theory. Also linking the western concept of empowerment with the indigenous perspective of buen vivir could enhance the literature on empowerment.

Chapter 8: Conclusion and Recommendations

This chapter presents the conclusions based on the findings and makes recommendations for policy direction and further research. The overall aim of the study was to assess whether microfinance has improved the lives of the female participants, to find out what they learnt from their experiences with the Inhlanyelo Fund. The study is rooted in the problems of high poverty, inequality, unemployment levels and poor empowerment levels and living standards in Eswatini especially for women. The specific objectives of the study are to understand the experiences that rural women had with the Inhlanyelo Fund, and to assess how the beneficiaries of the Inhlanyelo Fund perceived their learning from the experiences of using the fund for their businesses. It also aims to discover how women felt that the Inhlanyelo Fund had affected their lives.

Microfinance programmes are promoted as an important strategy for poverty alleviation and women's empowerment. They are deemed to have a positive impact on loan transactions, income and savings, living and non-living assets, food self-sufficiency, clothing and housing, health care, and children's education. Microfinance is expected to increase women's income and control over economic resources. It is assumed that access to networks and markets as a result of the microfinance support will provide women with broader experiences in various spheres of life outside the home. It is critical for the Inhlanyelo Fund and other microfinance institutions to consider women's learning experiences because it will position them better to see what needs to be done to improve women's lives.

8.1 Conclusions

Overall, the fund did not seem to significantly improve women's well-being, but it did change their outlook on life. It is clear that microfinance improved the financial asset portfolio of women who were looking for cash flow to meet immediate needs but not for long-term needs. Some improvements were made in the living conditions of the Inhlanyelo Fund's female beneficiaries. This leads to the conclusion that microfinance did, in fact, provide a favourable opportunity for women to improve their lives. However, the findings related to Doreen, for example, refute the assumption that such enhancements make life better for all fund participants. This demonstrates that by participating in microfinance institution-supported

activities, one has to contend with other broader environmental factors that could jeopardize business success. In some cases, the domain of positive gain was offset by a domain of counter loss.

This study reveals the following key themes: bureaucracy with accessing the loan, loan repayment, sustainability, diversification of businesses, women household heads, the influence of personal biography, learning through training, ubuntu, transformation through reflection, lifelong learning, gender power relations, poverty reduction, self-perception, unpaid work, perceptions of women empowerment i.e. resources and agency, buen vivir, and empowerment in terms of micro, meso, and macro levels.

8.1.1 Understanding the Experiences of Rural Women with the Inhlanyelo Fund

This section of the research highlights the experiences of the rural women who used the Inhlanyelo Fund and it answers research question one through an assessment of the different aspects of the research participants' engagement with the Inhlanyelo Fund. Each woman came from a different chiefdom in the Manzini region where chiefdom leadership had different procedures for processing loan applications and ensuring repayments. This is due to the fact that the fund depended fully on the traditional leadership to recover all loans disbursed to participants no matter what situation befell the beneficiaries.

The main themes that were used to conclude the research question one were: bureaucracy in accessing loans, repayment, sustainability and diversification, and female head of households. The majority of participants encountered difficulties in obtaining loans. Loan application procedures were time-consuming and can be viewed as a barrier to small and medium-sized businesses obtaining microcredit. Some women expressed dissatisfaction with having to rely on their husbands as sureties.

Several conclusions can be drawn from the experiences of female beneficiaries of the Inhlanyelo Fund from the region under consideration. For many years, the business or institutional approach to microfinance has emphasized improved financial performance and financial sustainability. However, it is critical to take a welfare-oriented approach that goes beyond monetary gains. This study finds that microfinance institution initiatives among women in the Manzini region did not result in long-term poverty reduction. My analysis reveals that, with the exception of a few positive gains in financial, political, and household asset portfolios, microfinance did not significantly improve the well-being of beneficiaries.

Nevertheless, these marginal gains in well-being were accompanied by broader empowerment and social emancipation in women's lives. Based on these findings, it is debatable whether microfinance should be advocated as the primary driver of rural women's human development. The design of microfinance programmes, as well as their monitoring and evaluation, must take a broader perspective in order to achieve a sustainable human development and wellbeing agenda. Of course, in making this comment, I do not mean that the agenda needs to be completely overhauled, but rather that in core areas, poverty reduction and wellbeing may be more intertwined. The case for microfinance as a catalyst for beneficiaries to improve their lives in a meaningful and sustainable way remains compelling.

Another experience that my research participants had with the Inhlanyelo Fund in terms of payment procedures was that the women were able to repay the loan. They would, however, use other sources of income to repay the loan (rather than profit generated from the businesses the loans were intended for). Doreen, for example, stated that she frequently used remittances from children or skipped the repayment schedule, whereas Lindiwe used money meant for groceries.

I discovered that the participants' use of the loan from the fund was also considered in terms of sustainability, and why they chose to use it in this manner. This is understandable in the sense that most women who obtained microcredit for the purpose of investing in their businesses had personal lives as well as household needs to meet, as is common throughout the world. Marconi and Mosley (2006) observed that appropriate training could encourage beneficiaries to spend their loans on business rather than on consumption.

In respect of the repayment timeline, experiences of beneficiaries in microcredit schemes, and particularly in the Inhlanyelo Fund, vary. The individual's loan was calculated over a 12-month repayment period and included all interest accrued on the loan, regardless of loan size. Some participants were able to repay their loans in full but late, while some did not repay at all, and others paid with borrowed money, remittances, or other sources. Some paid in part but had to be reminded by the Inner Council.

In line with Kabeer and Rajasekhar's (1997) contention that participation in microfinance institution programmes can lead to strained marital relationships, I discovered that some beneficiaries experienced jealousy from husbands about the income they were earning. This was related to power relations, decision making, and the effects of spousal relationships. Few

of the married participants indicated that their husbands were in favour of them taking out a loan.

Interconnected themes include a better life as empowerment, a better life as buen vivir, a better life and learning through ubuntu, and quality of life vs poverty reduction. In some cases, the women shared household income contributions with their husbands, affecting their quality of life and the overall goal of poverty reduction. My analysis reveals that by participating in micro-enterprises, women's analytical and enterprise management skills relating to best business practice, particularly in day-to-day enterprise operations, were improving, though some lagged behind.

8.1.2 Understanding how the Participants Learnt from their Experiences with the Inhlanyelo Fund

The findings reveal that the women were constantly learning from participating in the fund and they tried to give meaning to daily experiences as suggested by Jarvis (1999) when relating the human conscience to time, space, society and their various relationships. Jarvis also discusses the interaction processes between the learners, their experiences and the external environment, as well as other theories that articulate the relationship between construction, action, and reflexivity. The findings reveal that participants learnt from training provided by the fund as well as from other stakeholders and among themselves through social networks and solidarity. Thus, they had their own community ties which also guided them on how to transform their lives. One can conclude that the experiences of the participants with the Inhlanyelo Fund was a learning curve for them, provoked by what Jarvis (2006) calls, “disjunctures”. Their experiences affected their thinking and contributed to improving their livelihoods.

By desisting from generalizing or universalizing women’s experiences, this study stresses the importance of studying the lived experiences and realities of women participants of the Inhlanyelo Fund within the contexts where they operated. This ensures that some experiences are not silenced or masked and that the participants own life histories guided their learning. An ubuntu perspective on the Jarvis model illustrates that for these women the principles of ubuntu or sharing, humanness, and caring for one another, proved to be an important aspect of their learning. This was demonstrated, for example, by the way some women took it upon themselves to run workshops to help other SMEs learn the necessary business skills.

This study focuses on the women's learning experiences and there seem to be few or no studies that have focused on microfinance beneficiaries' lived experiences in this way. Most studies refer to outcomes, but not to the process of learning in relation to Jarvis' experiential learning theory.

Participants were able to learn from the fund training as well as from others, which expanded their business or made it more sustainable. Participants' abilities to make decisions and control their lives, as well as make choices about how to spend their income, were linked to empowerment as a result of microfinance. However, it is important to understand how they learnt from their experience by connecting the ideas of *buen vivir* (living well) and *ubuntu* (humanness, or being in harmony with others) to Jarvis' (2006) model of experiential learning which states that learning involves a multifaceted combination of reflecting on, emotionally responding to, and acting on the new instinct that is an outcome from external interaction with the world. The participants stated that they were unable to learn in isolation because they lived in communities with community ties.

8.1.3 How Women felt the Inhlanyelo Fund has affected their Lives

Different household members used different livelihood strategies, with livelihood strategies not only diverse but also generally gendered. The main reason for diversification, in this study, is that the initial business did not succeed, forcing the women to switch to another business just to survive or support themselves or pay back the loan. Contrary to Kabeer's finding (2001), I discovered that the credit process could reinforce the division of labour when women participated in the Inhlanyelo Fund. Lindiwe and Merriam, for instance, revealed that the loan process reinforced gender power relations and Thoko, Nonhlanhla and Ngabisa found that they still had to take care of their children and the businesses were an additional burden on top of other domestic duties.

I discovered that with microfinance institution assistance, activity diversification occurs. Female beneficiaries of the Inhlanyelo Fund began to trade in core market areas such as retail trade in manufactured goods, or rearing cows and pigs, whereas these areas were previously dominated by men.

Some of the activities occurred outside of the women's marital homes, and the women moved outside of their homes to buy and sell stock. It became clear that the shifting pattern of work that women were doing with the fund's assistance was accompanied by shifting labour value

in the community. That is to say the women were gaining respect and status as a result of their businesses and skills.

Beneficiaries were no longer reliant solely on family labour for their businesses, but could use hired labour. Merriam employed women to assist her, paying them E50 a day. Women operated their businesses as part of their household activities. They strategically invested their labour. As their business activities competed for labour, they found hired labour which was especially useful for female-headed households. This demonstrates that women who run micro-enterprises employ others to share both their domestic work and the running of their businesses while they are away. When they were away from home, their role as mothers was fulfilled while their businesses continue to operate.

The findings corroborate the literature that claims microfinance increases ownership of non-land assets and that it increases feelings of independence in marital relationships (Osmani et al., 2007). Although the analysis reveals that loans given to women were not solely owned by them, and that husbands or fathers had some influence over how they were used, women gained ownership of specific household assets such as poultry, home improvements, car purchases, their micro-enterprise, and bank accounts through microfinance. Even married women adopted various strategies, such as joint ownership with their spouse or family, of these assets. The female beneficiaries did not feel the need to consult their husbands, even in private, when making the final decision to take the loan. They also did not consult with anyone about how to deal with their husbands. They felt able to take action to meet their needs.

My study reveals that with their active participation in microfinance programmes, the bargaining roles of the women, and their ability to ensure household stability, are changing as women's access to money-making markets expands. The introduction of microfinance programmes has provided women with a forum where they can make important decisions, both collectively and individually, about financial transactions. Women, not their husbands, made decisions regarding the loans and investments. Under no circumstances was it a joint family decision.

Clearly, women increased their decision-making power when it came to savings. Some participants highlighted that they were able to save from their income and that this was their own decision. The disparity between men and women in decision-making about savings is affected by the type of savings and is associated with microfinance. It is simple to decide on

cash savings and deposit the funds into a bank account or savings cooperative. I argue that the participants were finding their voices. Women were gaining acceptance in community decision-making structures as a result of the confidence they gained from earning a living. However, with microfinance assistance, women were gradually gaining control of their voices as they acquired assets that elevated their status from that of dependents to that of independent individuals. As a result, it is reasonable to conclude that microfinance services have acted as a catalyst in enabling women to transform their lives. Despite marginal gains in well-being, the findings clearly show that a process of improvement was underway as stressors associated with economic deprivation were reduced.

All the women who received loans from the Inhlanyelo Fund clearly improved their economic circumstances. These women used their loans to fund their businesses, and some even repaid the loan in full and on time. The most common reason given by women for taking out a loan was to improve the financial situation of their families. They did not appear to have expected any of the other consequences from their participation.

The majority of the women interviewed in the study had some level of power prior to participating in the loan program, but they lacked the means to exercise that power. Obtaining loans from the fund provided them with the resources they required to exercise this power. The most frequently observed change in female beneficiaries was a shift in their social mobility or interactions with others. It can also be stated that most microfinance schemes that claim to target women in order to reduce poverty and empower poor are less likely to provide significant loans to the poor. Larger loans are typically granted to city dwellers and larger, wealthier businesses. However, it is critical for the Inhlanyelo Fund, as well as other microfinance institutions to consider women's socioeconomic status as well as geographical location when determining the appropriate amount of loan to issue. Women had difficulty applying for loans and repaying them. To avoid their husbands influencing the use of funds and potentially sabotaging their empowerment, the fund should clearly specify the process for loan applications to ensure that traditional structures do not require the surety of male relatives.

All participants revealed that, despite having ups and downs in their lives and businesses, they had changed their lives for the better.

The findings show that, while desirable, the poverty reduction approach downplays a number of issues related to wellbeing, health, quality of life, and life satisfaction. Such an approach

undervalues everything else because it is always assumed that reducing poverty comes first, and that other aspects of human development (including joy and leisure) can follow. This is linked to the women in the study's low level of education attainment and their inability to defend themselves against abusive husbands or partners. This indicates that education and training linked to the loans needs to take account of the women's personal history, and educational and cultural position.

8.2 Significance of the Study

This study is significant because of its theoretical and practical contributions to the existing body of knowledge. The theoretical contributions include experiential learning, the role of ubuntu in the learning process and the concept of buen vivir in relation to what constitutes empowerment. Previous research (See Singh, 2018; Kelley et al., 2017; Ayogu & Agu, 2015) focuses on women and microfinance with the goal of empowerment and/or alleviating poverty, without these additional theoretical considerations.

Due to the scarcity of prior research in this field, this study focuses on women's learning experiences, which do not appear to have been extensively covered in the studies cited. The majority of them discuss outcomes rather than the learning process. I investigated the women's experiences in terms of how and what they learnt. During that process, I discovered that the elements of ubuntu were critical components of the learning process in the contexts of the participants. The findings reveal how they had to negotiate gender power dynamics. Women's empowerment has been studied in a broader context than just income generation, and includes a sense of well-being, as defined by the concept of buen vivir. The concept of buen vivir “living well” is, a core feature of empowerment in this study.

8.3 Recommendations

Microfinance alone is insufficient to improve beneficiaries' well-being when not accompanied by other poverty reduction policy interventions. However, regardless of the marginal net gain that households achieved, microfinance significantly facilitated women's social mobility and empowerment, both individually and collectively. As a result, the following recommendations are made:

- The Inhlanyelo Fund should expand its training offerings beyond loan management.

- The Inhlanyelo Fund should tailor their delivery mechanisms, such as the loan cycle, loan terms, and lending methods, loan performance monitoring, loan access to more locations and income groups, and investment in policy issues that promote women's well-being.
- The Inhlanyelo Fund should clearly specify how loan applications should be processed, in order to prevent avoid husbands from controlling the loan and potentially sabotaging women's empowerment.
- The Inhlanyelo Fund should tailor the training and follow-up training so that it draws on the women's experiences and prior knowledge and also takes account of their educational starting point. The experiential learning theory provides a universal model of the learning process and especially of adult development. It involves what human beings know, and how individuals learn, produce and develop (Kolb & Kolb, 2011). This theory emphasizes the importance of experience in the learning process. It also shows how experiential learning is different from other forms of learning and learning theories (Zang & Sternberg, 2000).
- Governments and international organizations, including civil societies, should use an integrated approach in their programmes to strengthen the resilience of fund beneficiaries by improving their business scalability and providing new investment options to increase their return on investment. Inherently, there is a need to ensure that clients prosper in their businesses so that they do not fall into poverty as a result of business failure. This could include bringing together business development agents and government partners to educate beneficiaries on how to start and sustain a business, as well as new investment options and markets.
- Governments and international organizations, including civil societies, should use an integrated approach in the fund programmes. This could help women deal with spousal relationships, family relationships, and establish other empowerment options to lift women out of poverty. These should be linked to their overall mental well-being and general health.
- Governments and international organizations, including civil societies, should take an integrated approach in their programmes to help girls improve school enrolment, attendance, and completion rates at secondary and tertiary levels in order to improve

their chances of success in life and in business, including providing other ways for women to earn an income and driving the economic inclusion agenda for women.

- While microfinance institutions face loan default issues from borrowers, there is a need for microfinance institutions to investigate the issue of project growth periods. Tailor-made services that are flexible and meet the specific needs of each client should be designed. For example, the repayment period of a loan should be proportionate to the payback period of the project being undertaken by the beneficiary.
- There is a need for a longitudinal study to determine the long-term experiences of doing business in Eswatini with a focus on women, as there may be bottlenecks to their success even when financial resources are available.

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APPENDICES

Appendix 1: Ethical Clearance letter



07 January 2019

Mrs Khabonina Mahlalela-Dlamini (216073955)
School of Education
Edgewood Campus

Dear Mrs Mahlalela-Dlamini,

Protocol reference number: HSS/1949/018D

Project title: Microfinance for better lives?: Learning experiences of women beneficiaries of the Inhlanyelo Fund in Manzini region, Swaziland

Approval Notification – Expedited Application

In response to your application received on 22 October 2018, the Humanities & Social Sciences Research Ethics Committee has considered the abovementioned application and the protocol has been granted **FULL APPROVAL**.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number. **PLEASE NOTE:** Research data should be securely stored in the discipline/department for a period of 5 years.

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

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

Yours faithfully



.....
Professor Shenuka Singh (Chair)

/ms

Cc Supervisor: Dr Anne Harley
cc Academic Leader Research: Dr SB Khoza
cc School Administrator: Ms Sheryl Jeenarain

Humanities & Social Sciences Research Ethics Committee
Professor Shenuka Singh (Chair) / Dr Shamila Naidoo (Deputy Chair)
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Website: www.ukzn.ac.za



100 YEARS OF ACADEMIC EXCELLENCE

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Appendix 2: Permission from the Fund



PHYSICAL ADDRESS

2nd Floor, Tibiyo Insurance House
The Offices, Ezulwini
Tel: +268 2417 1655 / 2417 1656
Fax: +268 2417 1657
Email: info@inhlanyelofund.co.sz

POSTAL ADDRESS

P.O. Box 1839
Manzini M200
Swaziland

Dear Ms Khabonina Mahlalela- Dlamini

Permission to conduct research - Microfinance for better lives: Learning experiences of women beneficiaries of the Inhlanyelo Fund in Manzini Region Swaziland

I wish to acknowledge receipt of your letter seeking permission to undertake a research project leading to a Doctor of Philosophy degree from the University of Kwazulu-Natal, after our earlier discussion on this subject matter.

You are thereby granted permission to conduct this study among the women beneficiaries as you explained to me. You will abide by the research ethics undertakings you made in your informed consent form.

We will also request you to serve us with a copy of your project and any publications you make from the findings for us to be able to understand our approaches and strategies to make evidence-based decisions in the bid to empower our women beneficiaries in consonance with agenda 2063 as His Majesty desires.

We wish you good fortune in your endeavour and also look forward to mutual collaboration with you.

Sincerely yours


Mr. Wandile Kunene

Executive Manager

Inhlanyelo Fund

Appendix 3: Information Sheet and Consent to Participate in Research

25th September 2018

Dear Mrs. Magagulala

My name is Khabonina Mahlalela from Manzini. I am a PhD student of the College of Humanities, Faculty of Education Pietermaritzburg Campus Edgewood Campus of the University of KwaZulu-Natal. My email addresses are khaboed@uniswa.sz, and khaboed28@gmail.com and my cell number is 268 76130684. My Ph.D. research is on Women and Microfinance.

You are being invited to consider participating in a study that involves research on women who are members of a microfinance programme. The aim and purpose of this research is to find out how participation in the microfinance project has affected your life. The study is expected to enroll ten women participants in the Inhlanyelo Fund in Manzini. It will involve the following procedures: your participation in an audio recorded interview with me for about 1 hour or more and your taking pictures of important events that the microfinance project has influenced and discussing the pictures with me. The study is Funded by the University of Kwazulu-Natal and me.

The study may involve the following risks and/or discomforts. It will involve the revelation of some aspects of your personal life, the activities you have been involved in with using the Fund and the benefits you have gained from the Fund as well as challenges in your endeavour with the Fund. We hope that the study will create the following benefits. The study will lead to a better understanding of the way the Inhlanyelo Fund affects the lives of women participants and lead to changes that may make the Fund a better tool for making the lives of women better.

Your confidentiality is guaranteed as your inputs will not be attributed to you in person, but reported only as a population member opinion. As indicated earlier the interview may last for about 1 hour or more and may be split depending on your preference. Any information given by you cannot be used against you, and the collected data will be used for purposes of this research only. Data will be stored in secure storage and destroyed after 5 years. You have a choice to participate, not participate or stop participating in the research and you will not be penalized for taking such an action as participation in this study is voluntary. The research aims at exploring women's experiences with the Inhlanyelo Microproject Fund. Your involvement is purely for academic purposes only, and there are no financial benefits involved. This study has been ethically reviewed and approved by the UKZN Humanities and Social Sciences Research Ethics Committee (approval number HSS/1949/018D).

In the event of any problems or concerns/questions you may contact the researcher at the Community Services Unit, University of Swaziland, Kwaluseni, my cell number or my email address or the UKZN Humanities & Social Sciences Research Ethics Committee, contact details as follows:

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

Research Office, Westville Campus

Govan Mbeki Building

Private Bag X 54001
Durban
4000
KwaZulu-Natal, SOUTH AFRICA
Tel: 27 31 2604557- Fax: 27 31 2604609
Email: HSSREC@ukzn.ac.za

CONSENT

I _____ have been informed about the study entitled Microfinance for better lives?: Learning experiences of women beneficiaries of the Inhlanyelo Fund in Manzini Region, Swaziland by Khabonina Mahlalela.

I understand the purpose and procedures of the study.

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

I declare that my participation in this study is entirely voluntary and that I may withdraw at any time.

If I have any further questions/concerns or queries related to the study I understand that I may contact the researcher at Community Services Unit, University of Swaziland, Kwaluseni, cell number ----- or my email address

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

HUMANITIES & SOCIAL SCIENCES RESEARCH ETHICS ADMINISTRATION

Research Office, Westville Campus

Govan Mbeki Building

Private Bag X 54001

Durban

4000

KwaZulu-Natal, SOUTH AFRICA

Tel: 27 31 2604557 - Fax: 27 31 2604609

Email: HSSREC@ukzn.ac.za

I hereby provide consent to:

Audio-record my interview YES / NO

Use of my photographs for research purposes YES / NO

Signature of Participant

Date

Signature of Witness
(Where applicable)

Date

Signature of Translator
(Where applicable)

Date

Appendix 4: Journey of Life Drawing Instructions and Interview Guide

Drawing instructions

Thank you for agreeing to participate in this study. This is an interview about the story of your life and experience as a beneficiary of the Inhlanyelo Fund. This interview is for research purposes only, and its sole purpose is to collect information concerning your experiences with the Fund. I am requesting you to play the role of a storyteller of your own life experience both before and after you got money from this Fund. My request is that you start by drawing a picture showing the journey of your life from birth or as far back as you can remember, to now, and things that are significant and have made you who you are on the way. In the journey, which you might draw as a road or a river, please show me where you had hard times, and where you had good times, and please include when you first became involved in the Fund, and what happened after that.

When you have finished drawing your life journey, I will ask you to tell me what the drawing shows. I think you will enjoy the interview. Most people do.

Journey of life interview guide

Please show me your picture, and tell me about it.

Once the participants has explained the picture, I will ask follow up questions such as:

1. What occurred here?
2. Why do you think it happened?
3. How did it change your life?
4. How did it affect your thinking?
5. What did this event lead to?
6. In your drawing, show me where you had challenges. Then, please, tell me what happened? If you were able to overcome them, how? If not, why not?
7. From your drawing, what learning experiences have you had? Tell me about these, and what you think you learned, and why and how this affected you since then.
8. Has the money you received from the Fund helped you to learn more about what happens in life?

9. Has the training received from the Fund helped you in any way? If yes, how? If no, why not?
10. Did the Fund help you to make certain changes to the life of your family and your own? *If yes, probe for what changes and why. If no, probe for why not/what prevented changes.*
11. Can you tell me if the use of the Fund changed the relationship between you and your spouse? If so, how? Why?
12. Please tell me if the Fund affected your happiness? If so, how? Why?
13. Do you think the Fund gave you more respect in the community? *If yes, probe for why; if no, probe for why not.*
14. Can you tell me things you were able to do yourself without support from your spouse?

Tell me anything else you want to about the things you have drawn.

Appendix 5: Photovoice Instructions and Semi-Structured Interview Guide

Introduction

Photovoice is way of helping researcher get information using the power of photographs. Taking a picture is worth a thousand words, it can be a powerful way to help you and me understand your experience and connect it with the Fund. I would like you to take a picture of anything that you feel is import to you relating to your experience with the Inhlanyelo Fund. Please take the photo using your cell phone and please try and save it in your phone so that we can discuss it [Show the participant how to do this, if necessary]. You have two weeks from now to take the photograph. When we meet for your interview in two weeks' time, I will ask you to explain your picture to me, and why you took it, and what it shows about the Fund. I will request you to give me the picture after the interview and will keep it in a safe place where only I can access it. No name will be labelled against the photo, so no-one will know who took it, and I will use it solely for academic purposes.

Interview Guide

1. Please tell me about your photograph – why did you take it? What does it show about the Inhlanyelo Fund?
2. What experience does this photograph bring to your mind in relation to the Fund?
3. How have you used the money you got from the Fund? Why did you choose to use it in this way?
4. What were you expecting to use the money for?
5. Why did you want to do this?
6. Is this what you actually used it for?

If yes, what happened?

If no, why?
7. Have you been able to pay back the money?

If no, why not?

If yes, what happened?
8. If you have a chance, would you borrow from the Fund again?

If no, why not?

If yes, what would you do with the money?

9. If it is the same thing why not try something else?

10. Did the Fund help you to achieve your goal?

If no, why not?

If yes, how?

11. Can you tell me your broader experiences with the Fund?

12. Are you happy with the Fund?

If yes, what made you happy?

If no, why not?

13. Do you think you have learned anything from your experiences with the Fund?

If so, what do you think you have learnt?

If no, why not?

14. How has the participation in the microfinance program affected your life?

15. Please tell me if there is anything else you want to tell me about the picture, the Fund or the training received from the Fund?

Appendix 6: Examples of the women life history drawings

