UTILIZATION OF HOUSEHOLD AND COMMUNITY RESOURCES FOR ENTERPRISE DEVELOPMENT AMONG WOMEN OF LOWER UMFOLOZI

By

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Submitted to the faculty of Arts the partial fulfilment of the requirements for the degree of MASTER OF ARTS IN COMMUNITY WORK in the department of SOCIAL WORK at the UNIVERSITY OF ZULULAND

Supervisor: Prof TAP Gumbi
Joint Supervisor(s): Prof JM Kiamba

October 2002
TO WHOM IT MAY CONCERN

I declare that "Utilisation of household and community resources for enterprise development among women of Lower Umfolozi" is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete reference.

__________________________
SY MBHELE
A very special thanks to God without whose blessing none of this would be possible. I wish to express my sincere gratitude and appreciation for the support, guidance and motivation received from my supervisors, Prof J M Kiamba and Prof TAP Gumbi, as well as the assistance rendered by NRF through Prof J M Kiamba and SANPAD through Prof P M Dlamini.

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My most sincere appreciation to my parents Jimmy, Linda, Lungile and Pretty for their untiring motivation, interest and guidance in the pursuit of my career, my sister Nothando, and to my two brothers Tamisanqa and Mlungisi whose patience and encouragement enabled me to proceed with my study.

SY MBHELE
Kwa-Dlangezwa
October 2002
DEDICATION

This work is dedicated to my parents Jimmy and Pretty.
The aim of this research was to examine the problems related to the utilisation of household and community resources for enterprise development at Lower Umfolozi, and to assess the extent to which women that are involved in income-generating projects utilise community resources. It was found that community resources used by projects in the Lower Umfolozi produce a surplus that can generate income. It was noted that while women involved in income-generating projects are interested in generating income they experience many problems, the most fundamental being lack of capital and access to land.

Since the land used for generating income is small and fragmented, under the control of Inkosi, landholders do not have a choice of size of land. The low literacy rate among women in enterprise development organisations has not only contributed to their low income but has also led to the development of negative attitudes towards income-generating projects. The combined effect of all the problems cited above has resulted in low standards in enterprise development organisations in the Lower Umfolozi region. It is argued that the availability of community resources to these projects can increase production, alleviate poverty and can create job opportunities for all.

Ngenxa yesizathu sokuthi umhlaba osetshenzisela ukwakhe izinto muncane futhi uyiziqeshana eziningi ube engaphansi kwenkosi, labo abasebenzisa umhlaba bazithola bengenakho ukuzikhethela ubungakho bomhlaba abawudingayo. Imfundo engaphansi kwezinga elifanele kwakhe esiphendane nokuphila abemisebenzi okuphinda ngayo ukuthuthukisa umnotho ayigcini nje ngokuba yehlise izinga lenzuzo, idala nokubuka ngeso elimi esikho esuske isungulwe ngenhlosi yokuthuthukisa umnotho. Indi dysela yezinkinga ezibalulwe laphe ngenhla zinomphumela oewhlisha izinga esifundeni saseLower Umfolozi. Kunombono othi uma kungase kutholakale izidingo zomphakathi zokwenza imisebenzi eziningi, lokho kungakhuphula imikhiqizo, kuphele ubuphohu kuze namathuba emisebenzi kubantu bonke.
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CHAPTER ONE

INTRODUCTION AND ORIENTATION

1.1 INTRODUCTION

Although women are part of the household, their lack of access to community resources affects their ability to own property, limits their decision-making and prohibits control over their organization. Lack of community resources affects the development of productivity of women as community members in Lower Umfolozi. According to Stoesz and Lusk (1999:163) "for well over two decades, there has been widespread recognition of the fact that development is highly uneven with respect to gender." Women who are involved income-generating projects in Lower Umfolozi are not supported by way of financial aid and community resources so that their projects improve.

Although men work in the official economy in which wages are paid for contracted time and effort, women, on average, work longer hours than men when all forms of labour are included – especially agricultural work and household labour. Although the household is the unit with a common goal, it is also the locus of divergent interests and capabilities. However, the household fails to recognize the interests and capabilities of women.

1.2 PROBLEM STATEMENT

Compared with males, women of Lower Umfolozi have far less access to resources such as a physical facility to hold meetings, monitoring support or land that can be developed. They find themselves working harder but having no control over their products or participation in family or community decision-making. According to
Hardiman (1982:59) "the limited access to community resources creates poverty, unemployment, dependency and leads to female powerlessness." Inequality in the context of women's ability to participate in organizational decision-making and the allocation of task is a gender-based phenomenon that affects their ability to fully participate in community development. This inequality also affects the utilization of household and community resources for enterprise development.

Women are perceived as irrelevant to the economic pressure, and, are not considered as the target population. Because the role of women is not recognized, so neither is the fact that women, unlike men, are severely constrained by the burden of simultaneously balancing the three roles of production such as agricultural, reproduction such as childbirth and community management work."

1.3 MOTIVATION

Lower Umfolozi has a number of organizations that are primarily operated by women in relation to service delivery (distribution of food, taking children to school and helping families in crisis). Their organizations are very useful, but because women in Lower Umfolozi have limited access to community resources and no control over those organisations in which they are involved, their organizations are also limited in terms of decision-making authority and males make major decisions. The researcher was concerned about the lack of control women possess in the organizations and the implications this had on their limited decision-making and organizational progress.

1.4 OBJECTIVES OF THE STUDY

The objectives of the study were as follows:

- To explore the role of women in organizations for enterprise development (at home and in the community),
• To highlight the importance of women in organizations for enterprise development,

• To determine the reasons for the lack of access to community resources among women of Lower Umfolozi, and

• To suggest solutions to the problems experienced by women in organizations and to evaluate women's participation in all tasks contributing to production and reproduction.

1.5 HYPOTHESES

The hypotheses of the study were as follows:

➢ Lack of access to community resources among women hinders opportunities for enterprise development,

➢ Lack of objective knowledge among women in organizations is likely to hinder their performance for enterprise development,

➢ A shortage of capital has led to a lack of resources for income generating projects among women.

➢ Income generating projects among women lack capital to improve their production, and

➢ Shortage of manpower and machinery results in poor production.

1.6 THE VALUE OF THE RESEARCH

The value of the research is as follows:
To acknowledge the central role of women in social development and that way, enhance their own empowerment.

To add to the body of knowledge related to women's rights in terms of their economic development.

It will increase the understanding of the role that women play for family survival and economic growth.

1.7 SHORTCOMING AND LIMITATIONS OF THE STUDY

In the following, limitations of the study can be identified:

- The researcher was limited to undertake her investigation because the chiefs were fighting for the land in the area where the researcher had to investigate, nobody was allowed to move out because the roads were blocked.

- Another problem faced by the researcher is that on the first day of her investigation she did not continue with her research because the women she had to talk with attended a funeral in the area.

1.8 ASSUMPTIONS OF THE STUDY

It was proposed that the following assumptions could be tested against the findings obtained from the research:

- It was assumed that since the women were encountering difficulties such as that they are not allowed to meet with other women, there are effective ways that can be used so as to prove the importance of enterprise
development in the community.

- The traditional beliefs which women have, such that which says "a women's place is in the kitchen only" may have a significant influence in the utilization of household and management of enterprise development organizations.

1.9 RESEARCH METHODOLOGY

1.9.1 Research design

- A qualitative method of inquiry was used in this study. Monette, Sullivan and De Jong (1990:86) state that when there is little theoretical understanding of a phenomenon, it may be impossible to develop precise hypotheses. This has made it easier for the researcher to make use of qualitative research because it can be exploratory in nature. Qualitative measurement is more flexible, and characterizes each study subject in a more unique format. Further description of the exploratory study is presented in Chapter 3.

- It was decided to undertake an exploratory study with a view to identifying and developing areas for further research. Grinnell (1981:298) states that exploratory research represents the first page of knowledge setting.

1.9.2 Method of data collection

The researcher selected the unstructured interview as the method of data collection. Further discussion on the method of data collection is provided in Chapter 3.
1.9.3 Sample and sampling procedure

The purposive sampling method was used. The method permits the selection of a study population that possesses the characteristics being investigated. The procedure is presented in more detail in Chapter 3.

1.9.4 Data analysis and interpretation

The purpose of analysis in qualitative studies is to sift, sort and organize the masses of information acquired during data collection in such a way that the themes and interpretations that emerge from the process address the original research problems that are identified in the first phase.

1.10 DEFINITION OF OPERATIONAL TERMS

Conceptualization is necessary to enable the researcher to study organize and differentiate the variables of the study. Heilbroner (1990:121) argued that “it is necessary to explain the concept used fully because our general agreement exists about the meaning of terms being used.”

1.10.1. Community

It refers “to the structure of relationships through which a localized population provides its daily requirements. It is an aggregation of families and individuals, selected in a fairly compact and contiguous geographic area, with significant elements of common life, as shown by manners, customs, traditions and modes of speech” (Twelvetrees, 1991:1).
1.10.2 Community development

According to Griffits (1974:89), “community development is concerned with assisting groups to acquire the skills and confidence to improve the quality of the lives of its members. The expectation is that this will lead to collective action in the determination of meeting these needs.”

1.10.3 Community organization

It is concerned with the methods of community organization, including fact-finding, planning, organization, to help people who are in a crisis.

1.10.4 Community resources

This is “a supply that the community or an organization for income-generating has and can use, especially to increase wealth” Heilbroner(1990:24).

1.10.5 Development

According to Scheepers 2000:8), “development is a people-centered process of change, depending for its ultimate success on the capacity of people to manage the process through a variety of critical steps and phases within the limits of an institutional and value framework that will guarantee meaningful and lasting improvement of quality of life for all in a peaceful, stable and well-governed environment.
1.10.6 Empowerment

It is a process through which women are enabled or given the power and space to meet their own needs and develop themselves in the ways best suited to their cultural and environmental circumstances (Griffits 1974: 65). According to Mokgohloa 1995 as cited by Gumbi (2000:12) empowerment means taking charge, in being in control and participation of people in their own development—either at group, individual or community level.

It is a process concerned with developing the capacity of people to form judgements on the effects of community activities, to determine goals to be arrived at and to adopt technical changes in ways to encourage initiatives, self-help and participation (Henderson and Thomas 1987:6).

In this study empowerment refers to a learning process in which people discover their potential, develop new knowledge and process of asserting themselves in programmes aimed at their own upliftment.

1.10.7 Enterprise development

This refers to a business activity developed and managed by individuals rather than the state, especially that requires effort such as a group of women working together, striving for family survival and economic growth, using different kinds of resources to develop themselves and the community they live in (Scheepers 2000:21).

1.10.8 Household

It refers to "all people living together in a house" (Barrett 1980:13)
1.10.9 **Organization for women**

"A group of women working together, striving for family survival and economic growth, using different kinds of resources to develop themselves and the community they live in." (Scheepers 2000:19).

1.10.10 **Participation**

It implies active involvement or organization of people at grass roots level. Participation helps people to take charge of their own life.

1.10.11 **Poverty**

"Poverty is a multi dimensional phenomenon, encompassing inability to satisfy basic needs, lack of control over resources, lack of education and skills, poor health, malnutrition, lack of shelter, poor access and lack of political voice." (Jordan, James, Kay and Redley 1992:315). Barret (1980:121) adds that poverty is a reflection of underdevelopment of human resource and therefore a waste of human potential for development, which is not fully tapped. It means not having access to the material and non-material resources required for the sustenance of life and of quality of life.

1.10.12 **Underdevelopment**

Underdevelopment means, "a lack of development brought about by structural societal inequalities over which the underdeveloped country or people have little or no control over resources that are available." (Barret 1980:10).
1.10.13 Resources

According to Lombard (1991:265) in Gumbi (2000:136) resources can include “money, time, material resources, specialized and other methods or people which may help in satisfying the needs of community.” Kotze and Swanepoel (1983) as cited by Lombard differentiate four types of resources:

**NATURAL RESOURCES** like for example fresh water, minerals, rainfall etc. Income-generating projects may rely on natural resources for the supply or things like handicraft materials e.g. Special type of wood or grass.

**ORGANIZATIONAL RESOURCES** which is a combination of human and organized to financial skills and natural resources for the realization of the objectives of the income-generating project.

**MANUFACTURED RESOURCES**, which refers to an infrastructural resource like for example, railway lines, schools hall, electricity, markets etc.

**HUMAN RESOURCES** which includes the number of persons available for active participation, as well as their knowledge, skills, social institutions which they can participate or motivate people, the leadership structure, the educational system, tradition, norms, values and attitudes. Most income-generating projects will require volunteers to take part in specific activities and community facilitators to advise

1.11 PRESENTATION OF CHAPTERS

The study will be presented as follows:

Chapter 1: Contains the introduction and orientation.
Chapter 2: Is devoted to literature study, and forms the theoretical study for utilization of household and community resources, women and development, women and rights, women and poverty, decision-making and the role of women in organizations in the community.

Chapter 3: Details the design of the empirical investigation.

Chapter 4: Details the results of the research as a whole.

Chapter 5: Details the conclusion and recommendation
CHAPTER TWO

LITERATURE STUDY

2.1 INTRODUCTION

In this chapter the utilization of household and community resources for enterprise development is reviewed with regard to both foreign and local literature. Specific attention is given to the role which women play in enterprise development.

2.2 THE TRIPLE ROLE OF WOMEN

Caroline and Peake (1987:13-14) explain "that because the triple role of women is not recognized, so neither is the fact that women, unlike men, are severely constrained by the burden of balancing three roles of production such as agriculture, reproduction such as childbirth, and community management work".

2.2.1 Women as producers

In most Third World contexts there are problems with this abstract stereotyped model of society and the division of labor within it. It fails to recognize the triple role of women. According to Moser (1985:29) in most low-income households womens’ work includes not only reproductive work (the child bearing and rearing responsibilities) required to guarantee the maintenance and reproduction of labour force, but also productive work, as primary or secondary income earners. This productivity is needed as part of community development but, if there is still that powerlessness among women, they can not be productive.

Many women labour on the family farm or business yet have no control over
the fruits of their labour. In some parts of Africa, prosperous farmers treat their wives as poorly paid labour units, who gain little from the prosperity they help produce (Muntemba 1982:27).

Caroline and Peake (1987:17-18) add that "lack of recognition that women have productive income-earning roles means that their economic functions are not identified". Anderson and Austin (1991:13) say, "too often planners have failed to recognize women's productive roles".

Overhalt and Austin (1991:43) found that much of women's productive work is unpaid and not recognized. According to Swantz (1974:52-55) in Bugabo, women were selling crops but had no transport to market their crops. This made them not to prosper because transportation is in the hands of men, and men are only interested in organizing transport when it is profitable for them.

Men are used to controlling women and their income. Swantz (1974:32) continues to say that a woman's position, her share of production, the strain she faces in terms of labour input, and the benefits from her labour are not always direct to her but to males.

Policies aimed at raising economic efficiency and productivity are bound to be ineffective if women as producers are not considered as the centre of focus and therefore do not respond as expected to the incentives and opportunities generated by these policies.

2.2.2 Women as reproducers

Peake (1987:17-20) asserts that women, in their roles as wives and mothers are the primary users of space both in their houses and in the local community, yet their needs are often ignored or not recognized in settlements planning and
they are rarely consulted at this stage of human settlement projects.

Women are unable to protect themselves and their children from unstable or violent domestic situations. Without land rights women are often unable to provide collateral to gain access to credit. In many countries women are restricted by the physical boundaries of the house or the community, and therefore the settlement layout affects them profoundly: (Caroline and Peake 1987:20).

2.2.3 Women as community managers

Peake 1987 as cited by Caroline and Peake (1987:23-25) state that in their roles as community managers, women are often involved in vital but largely unrecognized work. This includes mobilizing for community facilities, maintaining such facilities once obtained, and organizing reproductive activities such as cooking and childcare at a community level. Although women do not necessarily see themselves as natural leaders, they play an important role in the formation of such organizations.

2.3 WOMEN MANAGERS

Women managers are not given an opportunity to design the organizations, make and interpret policies, and plan, direct, and control their organizations (Hay & Purves 1994:167). Dipboye (1987) in Ruth (1987:14) adds that women managers spent more time than did men providing professional services to others, whereas men devoted almost twice as much of their time to sales than did women. A Harvard Business Review National Survey of 2000 active executives found that 50% of male executives say that women are unfit for management (Bowman, Worthy & Greyser, 1965).
2.4 WOMEN IN MANAGEMENT

Larwood and Wood (1990:14) state that “women earn less than men do in managerial positions. Women represent only a small portion of managers, managerial-level personnel, or well-educated technical and professional personnel from which managers may be drawn. Across all vocations, male managers earn 85% more money than female managers, and female managers are less likely to advance to better positions.”

Larwood and Wood (1990:24) continue to say that some of the reasons for the shortage of women in management appear to centre around a conflict between the role of a woman as domestic homemaker — wife, mother and housekeeper — and as an employee external to the home environment.

2.5 WOMEN AS MANAGERS

Taylor and Conradie (1997:78) say that the manner in which males dominate South African society is a key factor that prevents women from becoming managers. They continue to say that lack of access to equal educational opportunities limits women’s capacity to develop and thereby limits the extent to which they can become economically and politically empowered and less dependent.

Women traditionally have not been able to own property, earn or earn wage income. In South Africa, the majority of black and working class women have been denied the rights to own property and land, they have been poorly paid, work in poor conditions, and are considered as a reservoir labour force when the economy is in an upswing and discarded at other times.
2.6 LOW STATUS OF WOMEN IN SOCIETY AND LEGAL DISCRIMINATION

In a study conducted by Lombard (1986:20) in Xulu (1982:29) It was revealed that all women felt very strongly about the low status of other women in all areas of life. The women stated that while they were pleased about the inclusion of the equality clause in the Interim Constitution, the implementation of this had not been effected as yet.

The recognition that a lack of self-confidence and a low self-image is a contributing factor to women's effective participation in leadership is significant. However, the women tended to see the causes of this factor rooted within the system of apartheid that further underpinned and shaped society’s structures. The low self-esteem is seen as a direct effect of apartheid on the dignity and worth of women in particular.

2.7 CAUSES RELATED TO LACK OF SELF-CONFIDENCE

Taylor and Conradie (1997:85) state the following causes:

- A lack of education and skills,

- The high levels of violence and male domination which undermine women's personal safety,

- The extent to which cultural practices determine what women can and cannot do,

- Women not being given opportunities to develop themselves either in community structures or key government sectors;
• Women not being allowed to plan for their own needs and not being exposed to training to improve their abilities, and

• Women's acceptance of the cycle of subordination.

Xulu (1982:2) adds that women do not have access to knowledge and information to participate in an informal way. Xulu (1982:3) continues to say that women have the potential to bring different qualities and abilities to leadership roles yet their role in leadership is not recognized.

Barret (1984) in Jacobs (1995:120) is of the opinion that apartheid not only told women they were inferior, it made them feel inferior, and in the end they acted inferior.

Women are seen as less intelligent, not able to cope, not competent to be leaders and if they make it to the top, other men often resent that (Maguire 1987:29).

2.8 GENDERED WAGES AND JOB EVALUATIONS

According to Steinberg in Jacobs (1995:58) in the 1940s and 1950s the wages paid for women's jobs were lowered systematically and explicitly because women performed them. The Hay Chart Profile method that was introduced by Edward Hay fails to recognize distinctive job content characteristics associated with non-managerial work, especially work performed predominantly by women. Instead, it only recognizes the difference in job complexity that can be reduced to positions on hierarchically constructed organizational charts.

Men's wages reflected not only what they were worth but also status as breadwinners for a family. By contrast, women's wages were viewed merely as a supplement to
the wages of other family members. Women are taken as non-managers who are 
low-level employees engaged in simple work of limited complexity with limited 
over 65% of the world’s work, earn only 10% of the income and own less than 1% of 
the world’s prosper.

2.9 WOMEN AND THE STATE

According to Parpart (1989:5) everywhere women share a common alienation from 
the state. Legislation and the enforcement of legislation often ignore womens’ needs. 
Inadequate access to the state also inhibits women everywhere from using state 
power to improve their lives and to alter the balance of power between the sexes.

2.10 WOMEN IN AGRICULTURE

According to Pietilla and Vickers (1990:14-18) women’s work overload was not taken 
into consideration, and no labour-saving technology was introduced to alleviate this 
overload. Womens’ involvement as independent farmers or livestock-keepers was 
overlooked, and women were largely left out of integrated rural development and 
other agricultural programmes. Womens’ performance of particular agricultural 
training was not directed to women.

An increase in family-income was identified with increases in womens’ income, often 
to the detriment of women. Their labour was considered as a family labour to be 
used interchangeably, in women or mens’ fields for mens’ crops, curtailing economic 
and other types of incentives for women. Steinberg in Jacobs (1995:29) adds that 
womens’ special needs and constraints as mothers and wives, as small independent 
farmers and as heads of households are not considered.
2.11 **WOMEN AND AUTHORITY**

According to Goldin in Jacobs (1995:127) historically, employers have limited women's chances to exercise power. For example, the majority of office firms surveyed by the United States Women's Bureau in 1940 barred women from positions of authority.

Although Kenya is a male-dominated society, women play major roles in agriculture and the distribution and sale of agricultural products. Kameri-Mbote and Kia (1993) as cited by Tomavsek (1980:20) note that about 80% of Kenya's cash economy has been attributed to co-operatives and women's groups, but women remain marginalized, poverty stricken and overburdened in their roles as breadwinners, wives and mothers.

Most data collected before women's dramatic inroads into managerial occupations document an authority gap that confined women to the lowest levels of management (Spaeth 1985:13). Jacobs (1995:103) adds that researchers also reveal unequal rewards for authority for women.

Tomavsek (1970: 90) states the fact that women in organizations are limited in terms of decision-making authority and males make major decisions. Inequality in the context of women's ability to participate in organizational decision-making and the allocation of task is a gender-based phenomenon that affects their ability to fully participate in community development.

2.12 **WOMEN'S OPPRESSION**

Women's oppression is rooted in the socialization process, through which young people learn what is expected of them and the values and attitudes they are to adhere to, adds Barrett, 1984 in Jacobs: 113.
Intra-household allocations have not been understood in advance, because services are still not planned to reach the appropriate individuals, and the projects are less effective. This oppression is truly grounded in gender.

2.13 GENDER DIFFERENCES IN ACCESS TO PRODUCTIVE RESOURCES - WOMEN’S ACCESS TO LAND

Lack of resources affects development mainly for women who operate in organizations (Parpart, 1989:324). He adds "lack of community resources affects the development or productivity of women as community members. Women's weak economic, social and political position is reinforced by their lack of control over land."

Overholt, Speaks and Jane (1991:21) state that "women do not have access to and control over the use of land. Barrett (1980:64) shares the same opinion that the limited access to community resources creates poverty, unemployment and leads to female powerlessness." Griffits (1974:320) further adds that, "in addition to the difficulties experienced by women who have been underlined by the International Federation of Women Lawyers, the communique issued at the Institute of African Studies Seminar, also pointed out the fact that women still have restricted access to productive resources in agriculture compared to men."

Ajayi-Obe (1984:421) also said that women have difficulty in gaining access to credit facilities and extension services to improve the quality of their production. Zurbrigg in Parpart (1989:145) says division of labour then not only makes possible a greater exploitation of women's work, but it systematically excludes them from access to land.

Ruth (1987:20) also reiterates the view that "women do not have access to productive resources such as land, and those in authority are against land use by
women." She continues to say that the role of women in the community is not considered. According to Barret, in 1990:22 in Jacobs (1995:39) women's role in access to productive resources is ignored. Speaks (1997:3) concludes by saying that women's weak economic, social and political position is reinforced by their lack of control over land.

Gender discrimination provides a common thread linking to human rights, health and nutrition, cultural traditions, environmental influences, political, social and historic conditions that combine to create poverty. According to the Human Development Reports of 1994 and 1995, it is said that against this background of poverty and underdevelopment, rapidly growing numbers of women are finding themselves without enough land to satisfy their basic needs and without any substantial hope of gainful employment.

The goals of women's organizations and their commitment to support the empowerment of themselves as women are impressive, but a lack of access to land is a serious limitation because, it creates poverty, unemployment, dependency and leads to female powerlessness (Hardiman 1982:6).

2.14 WOMEN AND POVERTY

"Poverty is a multi dimensional phenomenon, encompassing inability to satisfy basic needs, lack of control over resources, lack of education and skills, poor health, malnutrition, lack of shelter, poor access to water and sanitation, vulnerability of shocks, violence and crime, lack of political freedom and voice" (Jordan, James, Kay and Redley 1992:315).

Poverty is a reflection of underdevelopment of human resources and therefore a waste of human potential for development, which is not fully tapped. International Labour Organization statistics shows that only 1% of the world's assets are in the
name of women: Barrett (1980:121).

Issues of human rights, health and nutrition, cultural traditions, environmental influences, political, social, historic conditions that combine to create poverty are not considered and addressed. Without this wider understanding, it is difficult for the solutions to appear.

The Human Development Reports of 1994 and 1995 state that, as a consequence, the poorest are forced in growing numbers to settle on lands that are particularly affected by the yearly recurring natural disasters like floods and cyclones, claiming many lives and leaving innumerable destitute, especially women and children. Women however, most acutely feel human misery everywhere in the country, because they additionally face cultural forces, which severely impact on every sphere of their lives.

It is a painful paradox that “Home-based” prostitutes sell their bodies to feed and clothe even their parents, send their young ones and even themselves to school, provide a roof for the family, etc.

2.15 WOMEN AND DEVELOPMENT

Ruth (1987:21) states that men behave negatively towards women saying, there is nothing valuable a woman can do in the community. Overholt et al. (1991:3) noted that “development planning efforts still fail to recognize fully womens’ actual potential contribution to the development process or the effect of the development process on them. Women are key actors in the economic system, yet their neglect in development plans has left untapped a potentially large economic contribution.”

Pietilla and Vickers (1990:33) say that, “compared with men, women lack access to resources, services and facilities and are undereducated but overloaded. Often
womens’ activities continue to be viewed only within the context of a gesture towards equity, they are not incorporated in mainstream development, in spite of the fact that women play a crucial role in most economic and social sectors. Men do not largely define the desired role of women in development in the first place.” Smith (1990:32-35) acknowledges the fact that women are still often seen as consumers of social services, and not as producers of goods, services and welfare.

Guyer (1987:10) in contrast says a wife has absolutely no role to play in the community. Her role is in the family, with the children, to be a good wife and mother, to care for the animals and make sure there is enough food.

2.16 WHY CONSIDER THE ROLE OF WOMEN IN DEVELOPMENT?

Nelson (1979:6) writes that “womens’ crucial role in the development process has generally been neglected and overlooked. In addition women have been one of the sectors that has been adversely affected by technological and sociological changes brought about by the development process. The development efforts of the recent past have ignored the ways in which womens’ lives and roles have been affected by conditions of changing technology. Women have been and are viewed as passive or neutral factors in socio-economic transformation being implemented by funding agencies, economists, planners and administrators.

Womens’ role in development is obviously not a simple one, it relates to a complete range of socio-economic activities. Women are not only the users of basic services, bearers and socialisers of children, and keepers of the home, where they are underemployed and overworked, but also represent a productive potential which is not being tapped.

Women comprise half of the population and the development of the country cannot be realized if half the people lag behind. Nelson (1979) in Taylor (1997:55) continues
to say that, not only does the failure to include women in the development process run counter to the true spirit of development but, it invariably hinders the process itself.

Development programmes that do not take into account the co-operation and participation of women may be slowed down and made less effective than they could have been if these aspects were considered. Development planning programmes in agriculture, education, health and nutrition will be most directly affected by ignoring women in the planning process but, in the long run and in varying degrees, most programs dealing with commerce, finance and industry will also be affected.

2.17 WHAT IS THE ROLE OF RURAL WOMEN IN DEVELOPMENT?

Tinker (1976:20) states that the major perceptual bias which has caused scholars and planners alike to ignore rural women is a reflection of their difficulty in seeing women in social interaction at all. Presvelou (1986) in Piettilla and Vickers (1990:103) has also indicated the invisibility both physical and social, of rural women in many countries. They continue to say that in South Africa rural women are more invisible than women anywhere else in the world. Women all over South Africa are physically secluded to a greater or lesser degree, but there are variations related to region, religion, class and age.

The physical seclusion of women is a barrier to researchers, especially male researchers, and this makes it very difficult for them to assess accurately women's roles in the social and economic life of the communities being studied. However, physical invisibility is only part of the problem. Social invisibility also accounts for the scant attention paid to women's work and women's participation in development. Women are not perceived as relevant to the village market and wage economy. This is where conceptual biases help to shape the senses of perception of local populations as well as of outside researchers.
“Both local males and researchers alike casually dismiss women’s work as housework. One anthropologist maintains that Bengali men do not realize how much women do, nor do they appreciate their important role in production” (Arens 1977:49). This perception of women as irrelevant to economic pressures has led planners, when they have given a thought to the condition of the female, half of their ‘target populations’, to assume that it is enough to consider the male head of the household. There is evidence that this assumption is fallacious, and the failure to include women in the development process can have unexpected negative results (Alagmir, 1987:67-8). Women may conceivably act as a conservative force opposing change, both social and technological (Wolf, 1972 in Palmer 1975:20).

Even the assumption that the head of the household is a male has its dangers, since there is a growing data to show that as many as one third of the world’s household heads may be women (Tinker, 1976:39).

Womens’ greatest problems are regarded as merely those affecting the whole society: the population explosion, lack of food and jobs etc. It is felt that once these have been dealt with adequately, then it will be time to show concern for women. While it is true that an improvement of a family’s income is bound to have some positive effect on the lives of that family’s women, it is spurious to assume that if general societal problems are met and solved, then women will automatically benefit.

2.18 WHY HAS SO LITTLE RESEARCH BEEN DONE ON WOMENS’ ROLE IN RURAL DEVELOPMENT?

Nelson (1981:34) reports that many men have a way of perceiving women as basically peripheral to any important socio-economic process (unless it is childcare or family planning which are very obviously the concern of women). Men have planned for, and researched about men. Women have been seen as dependants of males, and
their proper place has been in the calculation of dependency ratios. The fact that men are the planners, funding agency officials, and development "experts" have also been middle class western men with particular views on the proper place of women (privatized in male "breadwinner’s home") can have only contributed to this perception of women’s proper place in the development process.

Where researchers or planners and agency officials have been women, they have perhaps hesitated to study women, partly because they have been trained by male colleagues and thus have absorbed male biases and partly because they are afraid to be labelled as "feminists", a pejorative label for many in the Third World, as well as in the West (Nelson: 1981:44).

There are certain practical problems, which may limit women’s ability to carry out research. Women researchers from countries in South Asia may have difficulty doing work in villages. These restrictions have been more important in the past, but it is possible that, in many areas, for young women to go and live alone in villages while conducting research may still be unthinkable.

2.19 WOMEN AS A NEGLECTED RESOURCE

Increasing production and ensuring a more equitable relationship between the genders can only be achieved through consulting and involving women actively in the development process both at the planning and the implementation level. Failure to consult women about local family structures, land holding, patterns and division of labor leads to inefficiency of production (Nelson, 1981:8). Nelson (1981:12) continues to say that "all too frequently women find themselves working harder but having no control over their products or participation in family or community decision-making. Unless development planners and implementers consider equally the roles, views and values of both men and women, their policies, plans and projects will only serve to increase the inequalities, which exist between
the genders”.

2.20 WOMEN AND RIGHTS

Without rights to land, women are often unable to protect themselves and their children from unstable or violent domestic situations. Property rights tend to reinforce the control that the men, as primary income-earners, already have over the household and its dependants. Without land rights women are often unable to provide collateral to gain access to credit, finally, ownership of land represents a form of saving, as it appreciates over time. Thus where women have no title to land they may end up without capital in the event of marital separation (Taylor & Conradie, 1997:69). According to Heerden in Patel (1994:106) men and women shall enjoy equal rights in all areas of public and private life, including employment, education and within the family. He continues to say discrimination on the grounds of gender, single parenthood, and legitimacy of birth or sexual orientation shall be unlawful.

Patel (1994:140) adds that “all women shall be entitled to equal rights with men. No law shall in any matter relating to women discriminate, distinguish or resist on the basis of sex if it has the effect of denying or limiting women’s rights to equality with men in the political, economic, social, cultural, civil and any sphere.”

2.21 LAND OWNERSHIP RIGHTS

Although both men and women have a right to clear land which they own, in practice men often try to prevent women from exercising this right. Guyer (1987:11) argues this conception and notes that land and divide it, it will become “women’s property”, so that when the husband dies or when he divorces his wife, the wife will still retain the land, which is wrong. Women must not own land. It is clear that women have a customary right to own land, a right which men will curtail in their own self-interest, and with no other justification than a purely emotive belief that it is “wrong” for
women to own land.”

2.22 **RIGHTS TO LAND**

According to Patel (1994:149) “access to land or other living space is the birthright of all South Africans.

Legislation shall provide that the system of administration, ownership, occupation, use and transfer of adequate housing for the whole population, promotes productive use of land and provides for a stable and secure tenure.

Legislation shall provide for the establishment of a tribunal for land claims, which shall have power to adjudicate upon land claims made on legal or equitable grounds, and in particular shall have:

- The power to award particular portions of land, or right to land, to such claimants where there are special circumstances arising out of use, occupation or other similar grounds, which make it equitable for such an award to be made.

- Legislation shall also make provision for access to affordable land to be given as far as possible, and with due regard to financial and other resources available to the state, to those historically deprived of land and land rights, or deprived of access to land by past statutory discrimination.”

2.23 **EQUALITY**

According to Hall (1990:17) historical records show that inequalities in social conditions exist. A recurring pattern in most societies is the continued subordination of women to male power and authority. Women are treated as unequal in most social
settings, and their activities are restricted to specific locales and perpetuate their isolation in society, generating imbalances in all social relationships. Society and individuals are harmed by these inequalities in being and in opportunities.

Women cannot depend on men to make changes in a direction of increased equality, especially when men do not view equality as essential to the common good. Men are reluctant to act in ways that appear to contradict their interests, and consequently resist increases in women's status.

2.24 FACTORS WHICH PREVENT WOMEN FROM FUNCTIONING EFFECTIVELY AS LEADERS

2.24.1 The patriarchal nature of society

According to Taylor and Conradie (1997:78) the male-dominated South African society is a key-contributing factor preventing women from becoming leaders and functioning effectively in leadership roles. The concept of patriarchy and how it influences women's relationship and exercise of power in society is seen to have its origins in many factors.

The bias of patriarchy and the factors which reinforce it are as follows:

- **Role of biology**

  Manzini (1992:29) points to superior male strength and differences in male female anatomy and biology as key in male dominance. This is related to how men and women are socialized into using their biological and anatomical differences to promote males as aggressive and women as weak and passive.
• **Role of ideology**

This factor is rooted in the idea that, because men are stronger and are perceived to have superior attributes compared to women, they therefore should have a higher social status, expectations of them are greater, the social roles and positions are therefore higher, and they are seen to be naturally dominant and able to exercise power over women (Taylor and Conradie 1997:80).

• **Sociological factors: Role of family and society**

Although men exercise power in society and through other structures and institutions in the state, the family is seen as the primary arena in which male dominance is experienced. The interrelatedness of the role of family and social norms and expectations makes this a powerful and complex area of subordination.

Children can only be legitimized through their father (the law and the family undermine women). The position, rank and status of their husbands and fathers in society determine the status of mothers and children. Further, the family maintains the system of patriarchy across generations by socializing children into different roles, expectations and positions according to their sex. Taylor and Conradie (1997:81).

• **The relationship between class and women's subordination**

Women, because they have been economically disempowered and are seen as dependent on the males and their families are understood, within patriarchy to operate outside of the class system, many radical
feminists state that woman, because of the high socio-economic class to which their male partners belong, and also belong to the same high class as their males. However, within these classes women are subjected to oppression because of their economic dependence on men. This of course does not address the question of changing male/female work patterns, especially in countries such as South Africa.

• **Educational factors**

The lack of access to equal educational opportunities limits women’s capacity to develop and thereby limit the extent to which they can become economically empowered and less dependents. Education and the economy as well as the political opportunities are often seen as issues that derive from women’s legal standing in society. Women, traditionally, have not been able to own property, or earn waged income. In South Africa, the majority of working class women have been denied the right to own property and land, they have been poorly paid, work in terrible conditions (if they are lucky enough to get paid work), and are considered as a reservoir labour force when the economy is in a down swing and discarded at other times. Patriarchy in this instance is understood to perpetuate economic inequalities through educational ones (Fanon 1967:56).

• **Religion and myth**

Religion and myth are seen as powerful forces through which patriarchal power is consolidated. Religion, through its religious text and other books, myths and practices, gives moral and spiritual validity to male domination: an example of this is the creation myth of Adam and Eve, in which Eve was not only an after thought to Adam because she was
created from one of his ribs, but also was perceived as the temptor, who undermined Adam's moral strength. Women are defined through religion, it is argued, according to their sexual roles while men are defined according to all that is seen to be powerful and strong.

- **The role of psychological factors**

The manner in which women understood the images portrayed about them and internalize these images is related to male dominance. Women, like colonized people (Fanon 1967:67), internalize the images that their oppressors (males) have of them. These images are reinforced through the use of sexist language, the print and electronic media. Women's low status is often perceived by both men and women as historically predetermined and fixed. Not only are women imprisoned by their own sexist beliefs, but also they fear the repercussions of departing from stereotypical views of them.

### 2.25 THE RIGHT TO DEVELOPMENT

Scheepers (2000:16) writes that the right to development is accepted as a right in international law and is part of the law of present day South Africa. The right to development became part of the international law when, the United Nations adopted the Declaration of the Right to Development in 1986. The Declaration establishes the right to development as an inalienable human right with people as central subjects of that right. It is also a universal right. The right to development is based on the principles of:

- The realization of human potential in harmony with the community as the central purpose of development,
• Human beings, being, the subjects and not the objects of development,

• Development requiring the satisfaction of both material and non-material basic needs,

• Respect for human rights being fundamental to the development process,

• The need for every person to participate fully in shaping his or her own reality,

• Equality and non-discrimination as an essential prerequisite for development, and

• Achievement of a degree of individual and collective self-reliance as an integral part of the development process.

The modern paradigm of human development focuses on rights as means of development rather than as an end in them. This paradigm is based on values such as:

Integrity — needs exceeding mere requirements of subsistence,
Autonomy—— self-determination according to personal needs and aspirations,
Participation—taking part and being heard as equal partner in life, and
Self-reliance---achieving and succeeding through a process of self-development allowing for abilities and capacities to grow.

The Covenant on Economic, Cultural and Social Rights links the right to development to an adequate standard of living and to the continuous improving of living conditions. The Declaration on the Right to Development supports and promotes the idea of linking development and individual human rights, and the idea that it is the responsibility of government to see to it that human rights are protected and
honoured (Scheepers 2000:17).

2.26 IMPORTANCE OF WOMEN’S WORK

Nelson (1981:39) reports that women’s productive labour in the rural area has only recently attracted significant attention from planners, administrators or researchers. Most of anthropologists and economists have underrated the role of rural women in economic development. Women are considered by the statisticians and census takers as dependents or economically inactive. Most studies of public labour use inaccurate parameters to estimate female work participation and that the concept of “economically inactive” must be considered when a closer look is taken at the work these “inactive women” actually do. Women’s work is extremely important to the maintenance of the family and the management of the projects, involving hard physical labor and long hours. Yet at the same time women’s work is often not recognized either by local men or by observers and officials.

2.27 INITIAL DEVELOPMENT EFFORTS FOR WOMEN

Nelson (1979:68) has found that at the turn of the century the main focus of development programmes was charity and welfare. Many of these programmes were specifically addressed to women in the Third world. However, there was no attempt to understand the women of the Third world. Instead programmes were based on the understanding and image that the Western World constructed about the Third World women. The main four assumptions on which the welfare approach was based were that:

- Women were passive recipients of development,

- That motherhood is the most appropriate role for women in society,
• That child rearing is the main function of women, and

• That education, in the form of literacy, could improve women's situation.

2.28  WOMEN AND MENS' WORK AND TIME USE

The World's Women Trends and statistics (1995:105) reports that women's access to paid work is crucial to achieving self-reliance and the well being of dependent family members. But a large part of women's work is in low-paid or unpaid occupations. The work they do in these areas is of tremendous importance to the well being of families, communities and nations, but it is poorly measured in official statistics. Women work in different jobs and occupations to those of men, almost always with lower status and pay. And whether employed or not, they have the major responsibility for household work and the care of children and other family members. Studies from the 1980's to 1990's, mainly in developed regions, show women working at least two hours per week more than men in fourteen countries, and often five to ten hours per week or more.

COUNTRIES IN DEVELOPED REGIONS WHERE WOMEN WORK MORE THAN TWO HOURS LONGER PER WEEK THAN MEN, IN 1984 TO 1992

<table>
<thead>
<tr>
<th>Country</th>
<th>Women</th>
<th>Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>AUSTRIA</td>
<td>50</td>
<td>46</td>
</tr>
<tr>
<td>BULGARIA</td>
<td>71</td>
<td>62</td>
</tr>
<tr>
<td>FINLAND</td>
<td>47</td>
<td>44</td>
</tr>
<tr>
<td>GERMANY</td>
<td>45</td>
<td>42</td>
</tr>
<tr>
<td>HUNGARY</td>
<td>58</td>
<td>53</td>
</tr>
<tr>
<td>ITALY</td>
<td>46</td>
<td>36</td>
</tr>
<tr>
<td>JAPAN</td>
<td>47</td>
<td>44</td>
</tr>
<tr>
<td>LATVIA</td>
<td>66</td>
<td>60</td>
</tr>
<tr>
<td>Country</td>
<td>Value 1</td>
<td>Value 2</td>
</tr>
<tr>
<td>--------------------</td>
<td>---------</td>
<td>---------</td>
</tr>
<tr>
<td>LUTHANIA</td>
<td>72</td>
<td>67</td>
</tr>
<tr>
<td>POLAND</td>
<td>60</td>
<td>52</td>
</tr>
<tr>
<td>SPAIN</td>
<td>64</td>
<td>41</td>
</tr>
<tr>
<td>SOUTH AFRICA</td>
<td>74</td>
<td>69</td>
</tr>
<tr>
<td>UNITED KINGDOM</td>
<td>44</td>
<td>38</td>
</tr>
<tr>
<td>USSR (former)</td>
<td>69</td>
<td>65</td>
</tr>
</tbody>
</table>

Source: Prepared by the statistical Division of the United Nations Secretariat from data provided by Andrew as consultant. Based on studies in 21 countries.

2.29 **EQUAL RESOURCES**

According to Hall 1990:107-8) equality in resources is not as significant for the development of opportunities as equality in access to resources. People cannot stabilize the distribution of resources sufficiently so those shares remain equal indefinitely. Where structures allow resources to be allocated for specific needs, however, unnecessary inequalities can be avoided or neutralized.

Beliefs in the importance of resources generally emphasize material goods. Another vital resource, especially for women, is ideas and ideals that transcend material inadequacies and limitations. Negative conditioning, such as belief in male supremacy, has prevented women from having equal access to values of strength and power. Women who claim equal access to resources experience well being rather than restriction. They can be more productive in their lives when they have a secure starting point. When they believe that they are able to handle any situation that might rise, they establish their equal claims to resources and simultaneously move towards a more satisfying life.

Resourceful attitudes may not correlate with external reality, but they motivate people to achieve women's ideal goals. Women's perception of the availability of resources strengthens their capacity to aim for the most they can imagine.
they have equal access to resources launches into making their greatest contributions
to others. Indeed, only when women are convinced that they can achieve something,
will they set out to do it. Women multiply their resources by pursuing education, are
intellectually disciplined, and well informed, they recognize their resources more
effectively. Education links women to knowledge that underlies their values and
culture. Education also informs women about the vast resources that lie beyond their
immediate grasp. Education is women’s means of entry to society, their connection to
higher ideals and greater hopes. Satisfaction results from women’s ability to use their
inner and outer resources.

2.30 LACK OF CAPITAL

According to Makhanya (1990:34) a shortage of capital in developing countries is one
of the most serious problems to development since it requires good financial backing.
Cash income fluctuates from year to year. Consequently developers in agriculture are
highly exposed to risks such as droughts, floods, insect pest and epidemic diseases.
Mabogunje (1980:39) reports that problems of capital among income-generating
projects were compounded by heavy rents of credit, indebtedness to many lenders as
well as oppressive taxation by warlords.

2.31 CONCLUSION

From the above discussion it was found that community resources used by projects in
Lower Umfolozi produce a surplus that can generate income. Although women
involved income-generating projects are interested in generating income, they
experience many problems the most fundamental being resources such as capital and
arable land. The combined problems cited above resulted in low standards in the
Lower Umfolozi region. It is argued that the availability of community resources to
projects can increase production, alleviate poverty and can create job opportunities
for all.
CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

In this chapter an analysis is made of the research procedure used in the gathering of data and of how the relevant data is analyzed.

3.2 LOCALITY

The location of Lower Umfolozi within KwaZuluNatal is in the North. Under Lower Umfolozi as the district, four (4) wards out of eight (8) were selected randomly: Mzingazi, Nzalabantu, Nkunzebombu and Sabokwe. The other wards in Lower Umfolozi are Nhlanzini, Mankathini, Tshingimpisi and Dlabeyilandula.

3.3 METHOD OF INVESTIGATION

3.3.1 Research design

It is a plan for conducting research, which usually includes specification of the elements to be examined, and the procedures to be followed (Sproull 1995:133).

Research design is the name given to the planning of a research study or scientific inquiry so that it is more than the carrying out of random observations or the drawing of incidental conclusions (Stoetz, 1991:29). An exploratory research design was selected for this study.

Maigure (1987:86) state that when there is little theoretical understanding of a phenomenon, it may be impossible to develop precise hypotheses. Neuman
(1997:86) also state that exploratory designs are appropriate when little is known from prior research of the phenomenon, group, or program to be investigated. The researcher found exploratory design suitable for the current study because so little is known about the problem of utilization of household and community resources for enterprise development among women of Lower Umfolozi. According to Bailey (1994,) Rubin and Babbie (1997,) Yegidis and Weinbach (1996) the major issues that are addressed by the research design are:

- Where and when should the research be conducted?
- What data should be collected?
- How are data collected from the target population/s?
- How should the data collected be organized and analyzed?
- From whom are data collected?
- Dissemination of research findings.

Tripodi, Fellin and Meyer (1969:48) cite several requisites for a research design to be classified as an exploratory study:

- It should not be classiifiable as either an experimental or a quantitative descriptive study.
- The investigator should go beyond the qualitative and/or quantitative descriptions by attempting to conceptualize the interrelations among the phenomena observed.
3.4 DATA COLLECTION

The unstructured interview was selected as the main research tool because it does not use structured closed-ended questions or standardized methods of data collection. The unstructured interview also permits the researcher to develop, adapt, and generate questions appropriate to the situation and the central purpose of the study. According to Silver (1987:57) the flexibility of the interview allows the interviewer to probe and pursue relevant areas. Silver (1987:58) continues to say that the interview allows for spontaneity and questions can be answered in a different order according to how the flow of the interview proceeds.

3.4.1 Interview schedule

Setting and duration of the interview.

The researcher visited women in organizations in Lower Umfolozi from which the sample was drawn. Four (4) different income-generating projects operated by women and women in their households were visited. Four (4) respondents from each organization were interviewed. Twelve (12) women not in projects who stay next to the projects that were visited were also interviewed and the households were selected randomly. Four (4) leaders were interviewed after their projects have been selected. Interviews took place during the day. The duration of the interview was approximately two to three hours per group of individuals in an organization and household.

A decision to interview study participants, face-to-face was made for two reasons:

- The majority of women in organizations and those at home were illiterate.
It was easier to interview them at their homes and in their organizations where they would feel more comfortable and spontaneously answer questions put to them. Silver (1987:7) selected the interview as the major research tool for empirical studies because of its flexibility in probing sensitive issues, the ability to have face-to-face observations of non-verbal cues and the ability to allow for spontaneity.

However, the interview schedule may have the following limitations:

- The respondent is not given enough time to digest the answers because s/he must respond here and now.

- Time is wasted if respondents are not found at home or in their organizations as in the present study where three (3) respondents were interviewed in one organization.

3.4.2 **Focus group discussion**

The focus group was selected as the other research tool for this study. A focus group is a small panel of persons (6 to 15) selected for their knowledge or perspective on a topic of interest that is convened to discuss the topic with the assistance of a facilitator. It is a special kind of interview that is qualitative. Focus groups are most suitable for exploratory, evaluative and explanatory research. A focus group is one effective discussion technique used in qualitative research to explore aspects of people's beliefs, opinions, views and behavior Babbie and Rubin (1997,) Mturi(12001,) Neuman (1997).

The intent of a focus group is:
Not to make inferences but to gain understanding,
Not to make conclusive statements about the population but to provide insights about how people perceive a situation/issue/problem.
What is important is that the group must be manageable, allow participation by all group members, probing the researchers and be less threatening.

Discussions were held with ten women who are members of four income-generating projects that were selected, to obtain problems and issues that could not be accommodated in the questionnaire. Discussions were also held with three RBM officials to obtain accurate information with regard to utilization of community resources for income generating projects.

3.4.3 **Field checking**

Field checking was done to get information about the conditions of fields. Vegetables and areas that were subjected to erosion by RBM industrial pipes were also visited.

3.5 **THE SAMPLE AND SAMPLING PROCEDURE**

The researcher found purposive sampling more suitable for the current study because this method permitted the selection of a study population that possesses the characteristics being investigated. According to Wechsler Reinhers, and Robbin (1981:90-91) social work research by its nature involves the use of humans as subjects. In so doing, it must comply with legal and ethical requirements to safeguard the rights of these subjects. As first stop, informed consent must be secured before someone is included in a sample.

This in effect means that “the person must know what the research is about, what his or her participation will mean, and what the risks in the research will be” (Wechsler *et al.*, 1981:90-91). The researcher took this a step further by obtaining formal
permission by way of a consent form indicated herein as annexure iii. The respondents in this study are adult women in individual households who manage or have responsibilities of contributing to and operating the household irrespective of their marital status and adult women who are involved in projects and those who do not participate in any projects. For the purpose of this study the adult woman is a female over the age of eighteen. The population for the study is women residing in Lower Umfolozi in Northern Kwa Zulu-Natal.

3.6 THE PROCEDURE

The researcher adopted the following procedure in the empirical study, namely:

- The researcher contacted the leaders of the four- (4) different organizations for enterprise development, to interview women who operate in these organizations for ethical reasons.

- The leaders then granted permission on condition that those respondents give their concerns. With the assistance of RBM officials, contacts with various income-generating projects were made for the purpose of selecting suitable community projects for the study. Participants were told the purpose of the research, the procedure that will be followed, and estimated time to be spent during the interview process. They were given a description of procedures to be followed by the researcher to ensure that their participation and responses will be kept confidential. A pilot study was conducted in order to test the validity and reliability of the instrument. The following procedure was followed:

Five women who participate in income-generating projects were selected.
Three women who do not participate in income-generating projects were selected.
One leader of income-generating project was selected.
• Respondents were given a form to complete in which they agreed to participate in the research. Because the majority of women in enterprise development organizations were illiterate, all questions were translated into Zulu so that they could clearly understand what was being asked.

3.7 SUMMARY

The researcher found exploratory design suitable for the current study since little is known about the utilization of household and community resources for enterprise development among women of Lower Umfolozi. The instrument used to collect data was the unstructured interview schedule together with focus group discussions. The researcher used purposive sampling in this study because the method permits the selection of a study population that possesses the characteristics being investigated.
CHAPTER FOUR

PRESENTATION, ANALYSIS AND INTERPRETATION OF EMPIRICAL RESULTS

4.1 INTRODUCTION

In this chapter the researcher presents and gives an interpretation of the results of the empirical study and further depicts the way in which the results were processed and integrated with the findings of the theoretical study.

4.1.1 Nature of organizations

Lower Umfolozi has got a number of income-generating projects in each ward that falls under RBM. The nature of projects or activities undertaken is as follows:

- Gardens
- Poultry farming
- Hand work
- Co-operatives
- Iron-melting and oral history
- Baking
- Clay pot
- Broom making

4.1.2 Presentation of results

The presentation, analysis and interpretation of empirical results will be done according to the following sections:

Section A : Women in organizations for enterprise development
Section B : Women not in organizations for enterprise development
Section C : Leaders of income-generating projects

4.2 BACKGROUND INFORMATION ON WOMEN IN ORGANIZATIONS, WOMEN NOT IN ORGANIZATION AND LEADERS OF ORGANIZATIONS FOR ENTERPRISE DEVELOPMENT

The background information on the respondents was obtained in the following areas: age and occupation. This information will be presented by way of tables and discussions.

4.2.1 Age

The age distribution of the sample of women in organization, women not in organization for enterprise development and leaders respondents are reflected in Table 4.1 and 4.2.

Table 4.1: Age distribution of women in organizations for enterprise development and women who are not in organizations for enterprise development

<table>
<thead>
<tr>
<th>AGE CATEGORY</th>
<th>WOMEN IN ORGANIZATIONS</th>
<th>WOMEN NOT IN ORGANIZATION</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>28 – 35</td>
<td>3</td>
<td>15,0</td>
</tr>
<tr>
<td>36 – 45</td>
<td>11</td>
<td>55,0</td>
</tr>
<tr>
<td>46 – 54</td>
<td>6</td>
<td>30,0</td>
</tr>
<tr>
<td>54 and over</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>20</td>
<td>100,0</td>
</tr>
</tbody>
</table>
The following information can be derived from table 4.1.

Of the women in organizations 55.0% were found in the age group 36 – 45 and 66.7% of those women who are not in enterprise development organizations were in 28 to 35 years.

Table 4.2: Age distribution of leaders of enterprise development organization respondents

<table>
<thead>
<tr>
<th>AGE CATEGORY</th>
<th>NUMBER</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>28 – 35</td>
<td>2</td>
<td>50.0</td>
</tr>
<tr>
<td>36 – 45</td>
<td>1</td>
<td>25.0</td>
</tr>
<tr>
<td>46 and over</td>
<td>1</td>
<td>25.0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>4</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

The following information can be derived from table 4.2.

Two out of four leader 50.0% are found in the age group 28 – 35 of leaders for enterprise development organizations.
4.2.2 Occupation

Table 4.3: Women in organizations for enterprise development according to their occupation

<table>
<thead>
<tr>
<th>OCCUPATION</th>
<th>NUMBER</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic worker</td>
<td>2</td>
<td>10,0</td>
</tr>
<tr>
<td>Housewife</td>
<td>5</td>
<td>25,0</td>
</tr>
<tr>
<td>Piece jobs</td>
<td>1</td>
<td>5,0</td>
</tr>
<tr>
<td>Work-seeker</td>
<td>9</td>
<td>45,0</td>
</tr>
<tr>
<td>Pensioner</td>
<td>3</td>
<td>15,0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>20</strong></td>
<td><strong>100,0</strong></td>
</tr>
</tbody>
</table>

The following information can be derived from table 4.3.

- Two of the women in organizations for enterprise development (10%) were domestic workers.
- Three of the women in organizations for enterprise development (15%) were pensioners.
- Five of the women in organizations for enterprise development (25%) were housewives.
- Nine of the women in organizations for enterprise development (45%) were work-seekers.

It is quite significant to note that 45% of the respondents are work-seekers. The researcher was approached to assist in helping women in organizations for enterprise development respondents secure employment.
The leader’s role in respect of work-seekers (45%) will depend on the cooperation of the women in organizations for enterprise development. The leader will have to negotiate with the prospective employers. However, men who have authority over women and who view the women in organizations for enterprise development as useless and inferior may retard the progress of the work-seeker; and the leader will be unable to mediate between the prospective employer and the work-seeker.

The leaders can therefore educate the employees who are work-seekers in the enterprise development organizations. This can minimize the percentage of women in organizations for enterprise development without a job. The leader is expected to impart knowledge of enterprise development organization management to these women so that they will know what to do to help themselves.

4.2.3 Leaders of enterprise development organizations according to their occupation

Table 4.4: Leaders in enterprise development organizations according to their occupation

<table>
<thead>
<tr>
<th>OCCUPATION</th>
<th>NUMBER</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic worker</td>
<td>1</td>
<td>25,0</td>
</tr>
<tr>
<td>Work-seeker</td>
<td>2</td>
<td>50,0</td>
</tr>
<tr>
<td>House wife</td>
<td>1</td>
<td>25,0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>4</strong></td>
<td><strong>100,0</strong></td>
</tr>
</tbody>
</table>

Table 4.4 indicated that most leaders (50%) are work-seekers.

Although it is not known exactly how much the leaders earned, it is estimated on the basis of their occupations, that they earned between R100,00 and
R250,00 per month on average.

Their financial position definitely has an effect on the availability of money for basic needs such as food, housing and school fees including any other form of service needed.

**Table 4.5: Women who are not in enterprise development organization respondents according to their occupation**

<table>
<thead>
<tr>
<th>OCCUPATION</th>
<th>NUMBER</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cleaner</td>
<td>1</td>
<td>8,0</td>
</tr>
<tr>
<td>Housewife</td>
<td>3</td>
<td>25,0</td>
</tr>
<tr>
<td>Packer</td>
<td>2</td>
<td>14,0</td>
</tr>
<tr>
<td>Work-seeker</td>
<td>4</td>
<td>30,0</td>
</tr>
<tr>
<td>Nurse</td>
<td>2</td>
<td>15,0</td>
</tr>
<tr>
<td>Teacher</td>
<td>1</td>
<td>8,0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>12</td>
<td><strong>100,0</strong></td>
</tr>
</tbody>
</table>

Table 4.5 indicates that most women who are not in organizations (30%) are work-seekers.

It is estimated, on the basis of their occupations, that they earned between R1 120,00 and R1 250,00 per month on average.

**4.2.4 Education**

Level of education of respondents in all sections.

**Table 4.6.1 Women in Organizations for enterprise development.**

<table>
<thead>
<tr>
<th>Level of education</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>University degree holder</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>Diploma</td>
<td>2</td>
<td>10</td>
</tr>
</tbody>
</table>

50
<table>
<thead>
<tr>
<th>Level of Education</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>University Degree holder</td>
<td>1</td>
<td>8.3</td>
</tr>
<tr>
<td>Diploma</td>
<td>2</td>
<td>16.6</td>
</tr>
<tr>
<td>Secondary School</td>
<td>2</td>
<td>16.6</td>
</tr>
<tr>
<td>Primary School</td>
<td>7</td>
<td>58.3</td>
</tr>
<tr>
<td>No School</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>TOTAL</td>
<td>12</td>
<td>100.0</td>
</tr>
</tbody>
</table>

From the above table it is evident that the majority (9) of women in income-generating projects did not go to school.

Table 4.6.3 Leaders of income generating projects

<table>
<thead>
<tr>
<th>Level of Education</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>University Degree holder</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>Diploma</td>
<td>1</td>
<td>25</td>
</tr>
<tr>
<td>Secondary School</td>
<td>2</td>
<td>50</td>
</tr>
<tr>
<td>Primary School</td>
<td>1</td>
<td>25</td>
</tr>
<tr>
<td>No School</td>
<td>----</td>
<td>----</td>
</tr>
<tr>
<td>TOTAL</td>
<td>4</td>
<td>100.0</td>
</tr>
</tbody>
</table>

From the above it is evident that out of four leaders in projects, only two have
secondary level of education. There are no university degree holders.

4.3 **SECTION A: WOMEN IN ORGANIZATION**

4.3.1 **Status of women in organization**

Results: The total number of women in organizations for enterprise development that were interviewed was 20 out of this 20; 10 are married, 4 widowed and 6 single.

4.3.2 **Reasons for joining enterprise development organizations**

4.3.2.1 **Illiteracy**

These women decided to join enterprise development organizations because of illiteracy. They said they were not allowed to go to school when they were young. They grew up being told that a woman’s place is in the kitchen at home only.

Being illiterate is what affects them the most because they are now suffering, not working and not even allowed to join enterprise development organizations. They said the following statements that were uttered by males when (they) women asked if going to school is a problem:

- X “Umuntu wesifazane unomqondo wetshe” (A woman has got a stone mind).
- X “Uma ufundisa umfazi ulahla imali yakho” (When you teach a women you’re throwing your money away).
These women said those of them that used to go to school were forced to leave school because it was not their fathers’ idea. Others said their husbands and fathers have made them strangers in their own homes; in the way they are treat them.

4.3.2.2 Poverty alleviation

This is one of the problems that made these women members (participants) of enterprise development organizations. They do not have money to meet their basic needs such as food, housing and their childrens’ school fees. They decided to join in the enterprise development organizations so that they would at least have something to eat.

They spend most of their time in the organization doing different tasks like ploughing, cooking, making baskets and many more. They do not have a market where they sell their products. Although they do not have access to land, but the little land that they have, is the one they use profitably.

4.3.2.3 Self-development because of income dissatisfaction

This is another reason that made women to join in the enterprise development organization. They do not have sufficient money to meet their basic needs since 45% of the respondents were work-seekers, 15% pensioners, 25% housewives and 10% domestic workers.

They also stressed that they work hard every day for longer hours but are less paid. Seeing that their income is too little for their basic needs as mothers and care-takers and also as community managers, they thought it a good idea that they join in the enterprise development organizations, so as to boost their
Not having access to resources such as land makes them not develop themselves. If they do not have access to land as a resource, they cannot develop themselves because without land, they cannot prosper. Respondents uttered the following statements:

- “Amadoda awasivumeli ekwenzeni izinqumo mayelana nezinhlangano zokuzithuthukisa” (Men do not allow us to make decisions concerning enterprise development organizations).

- “Amadoda athi sichitha isikhathi ngento engekho” (Men say we’re wasting time on a worthless venture).

- “Ayikho into ephelele engenziwa umuntu wesifazane engekho owesilisa” (There is nothing complete a woman can do in the absence of a male).

Such statements have made women in organizations to doubt their capability and interest although at the end of the day they are the ones who suffer the most.

4.3.3 Causes for the lack of access to land

4.3.3.1 Culture

This group of women said the reason for the cause of lack of access to land is a culture on the side of males, which says women will never have access to land. "Traditionally a woman’s place is in the kitchen only, not on the land" is one of the statements which these women said. According to them, the culture has limited them with regard to access to land and community resources. They
continued to say that they don’t have a chance to put forward their ideas at home because their husbands say the traditional belief does not allow them to do so.

Still on the traditional belief, these women said, in terms of power they possess in the family, they are also limited. They said they are taken as part of the family property that has to work hard all day long and get nothing in return. Whenever they question the issue of lack of access to land, they get the following response “Impahla ephefumulayo ayimbuzi lutho umphathi wekhaya.” Them being called “breathing property” shows that they are not taken as people who deserve access to land.

These women said as the backbone of the whole family they are aware that they should work hard for family survival. They further said that it is impossible for them to fulfil their role if they do not have access to land. They concluded by saying that males are failing to recognize their role at home and thus in the community; that is why they do not prosper even in their organizations for enterprise development.

4.3.3.2. Richards Bay Minerals industrial waste pipes

In Richards Bay at KwaMbonambi there are waste pipes belonging to Richards Bay Minerals. The drain of those waste pipes goes through the land that is utilized by women in organization. Since this has been happening for a long time, their lands have become infertile. They are unable to produce fruits such as bananas, apples, mango’s, etc.

Due to these circumstances, they no longer have access to arable land. These women also pointed out that there is a lack of communication between them and the superiors of RBM.
Women are not benefiting from their land since RBM decided to place waste pipes in the area that they utilize for production purposes.

### 4.3.3.3 Ability to run organizations for enterprise development - women in organization

In response to the question “Do you think you are able to run the organization independently (without the assistance of males in the organization)”? The responses to the question can be classified as follows:

<table>
<thead>
<tr>
<th>INFORMATION</th>
<th>NUMBER</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, I am able to run the organization without a male in it</td>
<td>15</td>
<td>75,0</td>
</tr>
<tr>
<td>Not quite sure because we may not have the information that males have about organizations</td>
<td>12</td>
<td>15,0</td>
</tr>
<tr>
<td>We need them, we still do not have enough information for us to be independent</td>
<td>2</td>
<td>10,00</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>20</strong></td>
<td><strong>100,00</strong></td>
</tr>
</tbody>
</table>

From table 4.7 the following information emerged:

- Seventy five percent (75%) of the women in organizations for enterprise development said they are able to run the organizations without the
assistance of males in their organizations.

- Fifteen percent (15%) of the women in organizations are not quite sure if they are able to run the organizations for enterprise development independently because they say they may not have the information that males have about organizations.

- However, ten percent (10%) of these women in organizations simply said they need males to play a role in the organizations for enterprise development because they still do not have enough information about how to manage these enterprise development organizations.

It could be said that the two latter reasons above are the results of lack of self-confidence in women. One of the causes of lack of self-confidence is a lack of education and skills (Taylor & Conradie, 1997:85). Barret (1984:66) is of the opinion that apartheid not only told women they were inferior, it made them feel inferior, and in the end they acted inferior.

The following is the list of tasks that women are able to do on their own:

- Sewing
- Making door mats
- Baking
- Brick-making
- Chair-bags
- Crop growing
- Broom making
- Clay pots
4.3.3.4 Services rendered by enterprise development organizations

In response to the question "Do you receive help from enterprise development organizations"? The response to the question can be classified as follows:
Table 4.8: Help from organizations

<table>
<thead>
<tr>
<th>RESPONSE</th>
<th>YES 20</th>
<th>NO 20</th>
<th>TYPE OF HELP</th>
<th>LENGTH OF TIME</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>?</td>
<td></td>
<td>Food</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>?</td>
<td></td>
<td>Food</td>
<td>3</td>
</tr>
<tr>
<td>5</td>
<td>?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>?</td>
<td></td>
<td>School</td>
<td>2</td>
</tr>
<tr>
<td>8</td>
<td>?</td>
<td></td>
<td>fees</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>?</td>
<td></td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>11</td>
<td>?</td>
<td></td>
<td>Food</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>?</td>
<td></td>
<td>Food</td>
<td>3</td>
</tr>
<tr>
<td>15</td>
<td>?</td>
<td></td>
<td>Food</td>
<td>3</td>
</tr>
<tr>
<td>16</td>
<td>?</td>
<td></td>
<td>Food</td>
<td>3</td>
</tr>
<tr>
<td>17</td>
<td>?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>6</td>
<td>14</td>
<td>MONTHS</td>
<td></td>
</tr>
</tbody>
</table>

The following information can be derived from table 4.7:
Seventy percent (70%) of women in organizations for enterprise development do not receive help from their enterprise development organizations, the reasons being that they do not have access to land. Their husbands fail to recognize the triple role of women as community managers, caretakers and producers who need help for family survival.

Thirty percent (30%) women in organizations for enterprise development receive help just because they are in the executive committee, meaning it is through their positions that they receive help. Dipboye (1987) says that only those women in positions under the organizations, which they operate, would receive help from these organizations, because they won't have a word if anything goes wrong. One woman uttered the following statement: "Basinika usizo ngoba besivala umlomo" (They give us help to keep our mouths shut).

Another statement is "Uma ufuna umfazi athule mnike ukudla" (If you want a wife to shut her mouth, give her food).

4.3.3.5 **Money to meet basic needs**

In response to question “Do you have sufficient money to meet your basic needs such as food, housing and childrens’ school fees”? The responses to the question can be classified as follows:

- Eighty-five percent (85%) of the women in organizations for enterprise development did not have sufficient money to meet their basic needs since not all of them were working.

- Ten percent (10%) of women in organizations did
not have sufficient money to meet their basic needs although they were working.

Five percent (5%) of women in organizations for enterprise development have sufficient money to meet their basic needs such as school fees, food and housing.

When they were asked about the causes of lack for control over enterprise development organizations that exist, they responded as follows:

- Men – the manner, in which they are treated, make them feel inferior.
- They are not skilled and illiterate.
- They lack self-confidence due to apartheid and have been denied the right to have control over organizations that exist.
- Men say there is nothing successful a woman can do.

Larwood and Wood (1990:14) say that women earn less than men do in managerial positions. According to a Harvard Business Review National Survey of 2000 active executives found that 51% of male executives say that women are unfit for management.

These women continued to say men always say that they do not have power to control organizations that exist. Other women say that males ignore them. “Kungathi asiphili emhlabeni owodwa nabantu besilisa” (It’s like we are not living in the same world with males).
The other women said men make all major decisions concerning the control over enterprise development organizations. Since they were young, they were never given a chance to have a word in the presence of a man. They also said, "It is how they were affected through oppression."

Barret (1984:25) indicated that women's oppression is rooted in the socialization process, through which young people learn what is expected of them and the values and attitudes they are to adhere to. He further adds that researchers also reveal unequal rewards for authority for women. Nelson (1981:8) says that all too frequently women find themselves working harder but having no control over their products and participation.

Parpart (1989:324) says that "lack of resources affects development mainly for women who operate in organizations. He adds that lack of community resources affects the development of women as community managers and as members of the community. Women's weak economic, social and political position is reinforced by their lack of control over land."

Ajayi-Obe (1984:320) says that in addition to the difficulties experienced by women which have been underlined by the International Federation of Women Lawyers, the communiqué issued at the Institute of African Studies seminar has also pointed out the fact that women still have restricted access to productive resources in agriculture compared to men. The fact that women in organizations for enterprise developments do not have access to resources creates poverty, unemployment and leads to female powerlessness. Pietilla and Vickers (1990:33) say that compared
with men, women lack access to resources, services and facilities and are under-educated but overloaded.

The resources that are unavailable in the organizations for enterprise development make women to feel as a neglected resource. Nelson (1981:8) says that failure to consult women about land-holding patterns and division of labour leads to inefficiency of production.

Patel (1994:14) says that human misery everywhere in the country is, however, most acutely felt by women, because they additionally face cultural forces which severely permeate every sphere of their lives.

4.4 SECTION B: WOMEN NOT IN ORGANIZATION FOR ENTERPRISE DEVELOPMENT

4.4.1 Reasons for not being a member of an organization for enterprise development

In response to the question "Why are you not a member of the organization?"
The responses are as follows:

X They did not have time to join in organizations and no money for the joining fee.

X No one is going to take care of children at home while they are in enterprise development organizations.

X Their husbands live far away from home. They are the only parents who are responsible for everything at home. They do not have enough time to be at home and in the
enterprise development organization.

Their husbands told them not to join because they do not know what they are doing in enterprise development organizations.

They do not get money for family survival even if they join in the organizations for enterprise development.

"Only men get a bigger share than us."

4.4.2 Relationship between women who do not operate in enterprise development organizations and their husbands

Table 4.9: The relationship between women who do not operate in organizations and their husbands

<table>
<thead>
<tr>
<th>RESPONSE</th>
<th>NUMBER</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Warm and friendly / positive</td>
<td>3</td>
<td>25,0</td>
</tr>
<tr>
<td>Not warm and friendly</td>
<td>9</td>
<td>75,0</td>
</tr>
<tr>
<td>Negative</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>12</strong></td>
<td><strong>100,0</strong></td>
</tr>
</tbody>
</table>

Three women (25%) who do not operate in enterprise development organization rate the relationship as warm, friendly and positive.

Seventy-five percent (75%) of women who do not operate in enterprise development organization rate their relationship as not warm, friendly and negative.
The results indicate that the majority of women who do not operate in the organizations for enterprise development were not satisfied with the relationship between themselves and their husbands. However, the difference of 50% may be due to the fact that women who do not operate in enterprise development organizations are not given a chance to have a word in their families and that their husbands always say that there is nothing a woman can do and say because women are just like statues.

The women who operate in organizations for enterprise development's positive feelings were characterized by the following elements: They should get help, they need motivation, feel pity for them, they deserve happiness and love.

It is equally important not to lose sight of the fact that there is no problem-free family.

4.4.3 Relationship between women who operate in organizations for enterprise development and those who do not

Table 4.10: The relationship between women who operate in organizations for enterprise development and those who do not

<table>
<thead>
<tr>
<th>RESPONSE</th>
<th>NUMBER</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Warm and friendly</td>
<td>18</td>
<td>90,0</td>
</tr>
<tr>
<td>Not warm and friendly</td>
<td>2</td>
<td>10,0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>20</strong></td>
<td><strong>100,0</strong></td>
</tr>
</tbody>
</table>

The majority of women who operate in enterprise development organizations are warm and friendly about the relationship with women who do not operate in organizations for enterprise development (90%).
Only ten percent (10%) of women who operate in organizations for enterprise development classify their relationship as not warm and friendly.

The results indicate that the majority of women who operate in organizations for enterprise development were satisfied with the relationship between themselves and those who do not operate in organizations for enterprise development.

It can be said that the results revealed the stable and harmonious relationship prevailing among 90% of women who operate in enterprise development organizations within the study.

4.4.4 **Role fulfillment by women who are not in organizations for enterprise development at home**

In response to the question "Do you think you are able to do things on your own although you are a woman who does not operate in enterprise development organizations?" The responses to the question can be classified as follows:

Ten of the women who do not operate in enterprise development organization (83, 4%) were able to do things on their own (without the presence of a man in the family).

**Things the women who do not operate in organizations for enterprise development regard themselves as able to do are:**

- Gardening
- Engage in piece jobs
Two of the women who do not operate in enterprise development organizations thought that they were unable to do things on their own. The respondents who were not sure of their ability or inability to do things on their own remarked that they were not given an opportunity to prove themselves. Hence they have the following reasons:

X "I was not allowed by my husband to meet with other women because according to him when women are together, they always share lies"

X "My husband said to me I'm good for the kitchen only."

All these reasons arouse a feeling of inferiority in them and they may become shy and act inferior in the presence of women who operate in organizations for enterprise development.

4.4.5 Feelings expressed by women who do not operate in organizations for enterprise development at home with their husbands
Table 4.11: The feelings expressed by women who do not operate in organizations for enterprise development at home with their husbands

<table>
<thead>
<tr>
<th>RESPONSE</th>
<th>NUMBER</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Felt scared</td>
<td>2</td>
<td>16,7</td>
</tr>
<tr>
<td>Felt hopeless</td>
<td>4</td>
<td>33,3</td>
</tr>
<tr>
<td>Felt guilty for marrying</td>
<td>3</td>
<td>25,0</td>
</tr>
<tr>
<td>Felt God will help</td>
<td>1</td>
<td>8,3</td>
</tr>
<tr>
<td>Felt weak and negative</td>
<td>2</td>
<td>16,7</td>
</tr>
<tr>
<td>Felt strong and positive</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>TOTAL</td>
<td>12</td>
<td>100,0</td>
</tr>
</tbody>
</table>

From the above it is evident that women who do not operate in organizations for enterprise development experienced negative feelings: they felt scared, weak and negative, guilty for marrying and hopeless at the situation.

However, their feelings cover most of the core problems leaders need to address when dealing with enterprise development organizations. The women as mothers felt genuinely worried about the situation because they wondered whether their children would live a normal life that is by being successful one day.

Figure 4.1: The involvement of males and females in enterprise development organizations
From the above it is evident that men are only involved in 35% of the enterprise development organizations.

Women who do not operate in enterprise development organizations do not easily use the services of a community worker if they are not oriented on how to see a community worker and what they will benefit from their contact with a community worker.

In response to the question "Do you have sufficient money to meet your basic needs such as food, housing, school fees, etc.?"

Eighty-nine percent (89%) of the women who do not operate in organisations did not have sufficient money.

Ten percent (11%) of women who do not operate in organisations did not have
money although they were working but poorly paid.

4.4.6 Help received from enterprise development organisations

In response to the question "Do you receive help from enterprise development organisations?" The responses to the question can be classified as follows:

Table 4.12: Help received from enterprise development organisations

<table>
<thead>
<tr>
<th>RESPONSE SE</th>
<th>YES</th>
<th>NO</th>
<th>TYPE OF HELP</th>
<th>LENGTH OF TIME</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>?</td>
<td>?</td>
<td>School fees</td>
<td>2</td>
</tr>
<tr>
<td>2</td>
<td>?</td>
<td>?</td>
<td>Food</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>?</td>
<td>?</td>
<td>Food</td>
<td>1</td>
</tr>
<tr>
<td>4</td>
<td>?</td>
<td>?</td>
<td>School fees</td>
<td>2</td>
</tr>
<tr>
<td>5</td>
<td>?</td>
<td>?</td>
<td>Food</td>
<td>2</td>
</tr>
<tr>
<td>6</td>
<td>?</td>
<td>?</td>
<td>Food</td>
<td>1</td>
</tr>
<tr>
<td>7</td>
<td>?</td>
<td>?</td>
<td>Food</td>
<td>1</td>
</tr>
<tr>
<td>8</td>
<td>?</td>
<td>?</td>
<td>Food</td>
<td>1</td>
</tr>
<tr>
<td>9</td>
<td>?</td>
<td>?</td>
<td>Food</td>
<td>1</td>
</tr>
<tr>
<td>10</td>
<td>?</td>
<td>?</td>
<td>Food</td>
<td>1</td>
</tr>
<tr>
<td>11</td>
<td>?</td>
<td>?</td>
<td>Food</td>
<td>1</td>
</tr>
<tr>
<td>12</td>
<td>?</td>
<td>?</td>
<td>Food</td>
<td>1</td>
</tr>
<tr>
<td>TOTAL</td>
<td>4</td>
<td>8</td>
<td></td>
<td>5 MONTHS</td>
</tr>
</tbody>
</table>

Sixty-six percent (66.7%) of women who are not in enterprise development organisations do not receive help from enterprise development organisations. Reason being, those who are participants in organisations do not have access to land and no control over organisations that exist.

Some of the responses are as follows:
“Ngeke siluthole usizo uma ozakwethu bebukelwa phansi kwezomhlaba.” (We cannot receive help if our fellows are still ignored in terms of land). Hardiman (1982:15) affirms the case of Lower Umfolozi area where a lack of access to land is a serious limitation, as it creates poverty, unemployment and leads to female powerlessness.

According to the Human Development Report of 1994 and 1995 it is said that against this background of poverty and underdevelopment, rapid growing numbers of women are finding themselves without enough land to satisfy their basic needs and without any substantial hope for gainful employment.

4.5 SECTION C: LEADERS OF ENTERPRISE DEVELOPMENT ORGANIZATION

4.5.1 Causes of lack of access to community resources

The leaders of the selected organisations were asked to explain the cause for the lack of access to land. They responded as follows:

- There is lack of communication between us as women and males.
- There is shortage of community workers.
- Men usually say that women do not have access to community resources because they are inferior.

It could be said that these reasons for the cause of lack of access to community resources are the result of lack of self-confidence in women. The other one could be that women are looked down upon. Barret (1984) affirms the case of gender inequality and apartheid that it has not only told women they were
inferior, but made them feel inferior, and in the end, they acted inferior. Hardiman (1982:80) also affirms the case of Lower Umfolozi where lack of community resources affects the development or productivity of women as community members. He continues to say that women have limited access to community resources and no control over those in which they are involved, their organisations have failed to prosper.

4.5.2 **Unavailable resources in the organisation for enterprise development**

In response to the question "What resources are unavailable in the organisations for enterprise development?" The responses to the question are as follows:

(1) **Natural Resources:**

- Good soil
- Grass
- Wood
- Land

(2) **Manufactured Resources:**

* Markets
* Meeting place for those involved in a project
* Water reinfaction

Women who are leaders in enterprise development organisations said that they talk about the problems such as lack of access to land encountered in enterprise development organisations. The following are the people they normally contact:
- Executive leaders of their organizations
- Izinduna
- Enterprise development organisations' members

Respondents continued to say that:

- They do report to Izindunas but not all of them take issues seriously.
- Their owners are males, so it is useless if they report to them because according to them (males), they listen only to that which favors them the most.

It is significant to note that the responses are similar to those of Section A. However, it is not surprising to obtain such responses, because males look down upon women. In addition, women will always encounter difficulties such as lack of access to land if males are against their enterprise development organizations.

4.5.3 Decision making as a gender-based phenomenon

When they were asked if organisational decision-making is a gender-based phenomenon, they said it is true because males do not want them as women to make decisions in the organisations for enterprise development. Lusk (1999:65) affirms the case of Lower Umfolozi where numbers of women are limited with regard to decision-making. Hardiman (1982:43) supports Lusk (1999:98) by saying that women as leaders of enterprise development organisations are limited with regard to decision-making authority and males make major decisions. Lusk(1999:102) continues to affirm the case of Lower
Umfolozi by saying that the role of women is not recognised, so neither is the fact that women, unlike men, are severely constrained by the burden of simultaneously balancing the three roles of production such as agricultural, reproduction such as childbirth and community management work.

Caroline and Peake (1987:23-25) affirms the case of Lower Umfolozi where he states that in their roles as community managers and leaders of enterprise development organisations women are often involved in vital but largely unrecognised work and do not have sufficient resources. A Harvard Business Review National Survey of 2000, active executives found that 51% of male executives say that women are unfit for management and therefore must not have resources for enterprise development.

Women as leaders of enterprise development organisations said that their rights as women who manage in enterprise development organisations are limited. Goldin in Jacobs (1995:127) affirms the case of Lower Umfolozi where historically, employers have limited women who are leaders in enterprise development organisations a chance to exercise power. Jacobs (1995) continues to say that researchers also reveal unequal rewards for authority for women. Inequality in the context of women's ability to participate in enterprise development organisation management affects the development of the organisations.

Most data collected before women's dramatic inroads into managerial occupations document an authority gap that consigned women to the lowest levels of management.

Their role as women in organizations for enterprise development in the community is to grow vegetables and serve the community with fresh food and help families in crisis. It is to promote self-development in the community and
also community development.

The leaders in enterprise development organizations said that people understand the role that is played for family survival and economic growth because they are (community members) willing to help with relevant information for enterprise development organizations. These respondents said that the community talks positively about the organizations for enterprise development that exist in the area.

4.5.4 The role of women in organizations for enterprise development in the community

Table 4.13: Behaviour of people towards enterprise development organizations

<table>
<thead>
<tr>
<th>OPINION</th>
<th>NUMBER</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>People behave positively</td>
<td>9</td>
<td>75,0</td>
</tr>
<tr>
<td>People behave negatively</td>
<td>3</td>
<td>25,0</td>
</tr>
<tr>
<td>TOTAL</td>
<td>12</td>
<td>100,0</td>
</tr>
</tbody>
</table>

Seventy-five percent (75%) of respondent indicated that the community people behave positively towards enterprise development organisations.
4.5.5 **Similarities between women in organisations, those not in organisations and leaders of enterprise development organisations**

They joined in the organisations for enterprise development to alleviate poverty at homes and in the community at large.

When giving an explanation to the cause of lack of access to land they say men always say that women do not have a right to have control over and access to land.

Women are able to run their enterprise development organisations independently (without the assistance of males in the organisation). The following is what they are able to do:

- Gardening
- Cleaning houses
- Cook food
- Engage in piece jobs
- Basket-making
- Cake baking
- Sewing
- Grow crops
- Broom making
- Clay pots making

When it comes to the cause of lack of control over enterprise development organisations, the respondents responded as follows:

- Males ignore them.
- They do not have sufficient money to meet their basic needs such as food, housing and school fees.

- They want to promote community development through income-generating projects.

- They are limited in terms of decision-making.

- Their role as caretakers is not recognised.

- They lack community resources such as a community centre, market place and a hall.

- They find themselves working harder but having no control over their products.

- They lack self-confidence.

Table 4.14: Feelings expressed by leaders of enterprise development organisation about their organisations

<table>
<thead>
<tr>
<th>NATURE OF FEELING</th>
<th>NUMBER</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Felt hopeless</td>
<td>3</td>
<td>75,0</td>
</tr>
<tr>
<td>Felt positive</td>
<td>1</td>
<td>25,0</td>
</tr>
<tr>
<td>TOTAL</td>
<td>4</td>
<td>100,0</td>
</tr>
</tbody>
</table>

From the above it is evident that leaders of enterprise development
organisations felt hopeless about their organisations. These feelings are understandable.

However, their feelings cover most of the core problems superiors need to address when dealing with leaders of enterprise development organisations.

4.5.6 Research findings

Having conducted a face to face interview with women in organisations for enterprise development and those who are not participants in organisations, the researcher found that those in organisations for enterprise development mentioned that when they wanted to initiate projects were:

It is difficult to gain access to land; those in authority are against land use by women. Women have pointed out that those who control the economy ignore their role.

The other factor that affects the role of women in enterprise development organisations is education. Some women were not given a chance to education, they were expected to do household chores when they were young girls. They were believed to be good in bearing children and looking after families when they are grown up.

Women who are not participating in enterprise development organisations mentioned that they were not participating because their husbands wanted to take control of them. They wanted women to take care of the children at home. This made them feel discriminated and inferior to the larger community.

When trying to empower themselves, their husbands discourage them (wives or women) by saying that a woman will always be inferior and under the control of
a man. These women said that men say women should know that the land is the man’s property not theirs.

(i) The culture cherished by women in their organizations for enterprise development concerning lack of access to land by women make land use by them more difficult.

(ii) The majority of women in organisations for enterprise development stated that they are only treated as property.

(iii) They are also restricted by rules made by their husbands at home that, a woman’s place is only in the kitchen.

(iv) Women in enterprise development organizations actively participate in their organizations but do not get their fair share of the fruits of development.

There is abundant evidence to show that poverty can not be isolated as a purely economic feature, since its causes are diverse.

Issues of human rights, health and nutrition, cultural traditions, environmental influences, political, social, historic conditions that combine to create poverty are not considered and addressed. Without this wider understanding, it would be difficult for the solutions to be found of.

In a situation of increasing landlessness, high rates of unemployment, threats of natural disasters, women have been compelled to live with poverty, hunger, disease, illiteracy and homelessness. Women however, most acutely feel human misery everywhere in the country, because they additionally face
cultural forces that severely impact on every sphere of their lives.

Because economic independence is a pre-condition for self-reliance, efforts should above all be focused on increasing women's access to gainful activities. Women can rely on themselves through organizations that they may engage themselves in. This can happen only if they have access to land use, if they are able to decide on their own, above all, if they can control their organizations for enterprise development. It is very difficult for women to prosper while being taken as objects.

4.5.7 **Summary of responses from focus group discussion**

a. Which factors do you think could prevent women from functioning effectively?

- Male domination
- Low status of women in society
- Discriminatory laws, relating to women
- Lack of self-confidence
- Low self-image
- Culture
- Customs
- Tradition
- Lack of education
- Lack of skills
- Group perceptions
- Abusive Relationships
- Poverty
- Lack of money
b. Women often have to balance the demands of family, especially children, their work and the organizations they belong to. Is this an issue in your life?

I have to juggle things

Men are fathers, but eventually the mothers have to do it all. Some women are deeply involved in politics, and neglect their families.

c. Do you think that women have a problem with self-confidence? If your answer is "yes" What are the root causes for this?

➢ Yes, causes are:
➢ Lack of education
➢ Cultural prohibitions
➢ Lack of communication skills
➢ Lack of trust
➢ No opportunities for women
➢ No opportunities for women in government
➢ No planning for our own needs
➢ No support
➢ Hesitation to challenge

d. In what situation do you experience a lack of confidence?

If there are only men
With highly educated people

e. Do women normally lead more isolated lives than men or not? Motivate your answer.

Definitely not
Men are at home, or just with male friends. Women have to go to church and also attend to the community life. "We never live a lonely life"
There are always children, always neighbours. We help each other to carry our burdens.

Yes: We cannot just go out without reporting to our husbands. “Women depend on men to go out, men can just go”.

f. What role do men play in the development of women?

They create problems, although some men are useful and supportive.
Some men can inspire you through what they achieve

g. “Being involved in a women’s group can sometimes be painful”. Is this true or false? Motivate

Yes: Story of your life raises emotions when you discuss it with fellows

It is painful to be away from children because usually they are left alone at home

No: It is interesting, we motivate one another, help promote development in our areas

h. In what ways can traditional customs influence the position of women?

Oppressive in a way that some people take women as their property after lobola has been paid.

i. What do you like about being women?
➢ Being attractive
➢ Having children
➢ Appreciation
➢ Naturally responsible
➢ Naturally peace makers
➢ Endurance, can face crises
➢ Ability to experience a deeper understanding of God

Women are vigorous: physically and psychologically

j. What do you dislike about being a woman?

➢ Cultural oppression—Decisions being taken for you.
➢ Discrimination—disregard for the abilities of women.
➢ You have to work harder for recognition
➢ Subtle discrimination

k. What are the things that can be changed in society to improve the position of women?

➢ Women must take on a development role
➢ Women must be given opportunities and support

➢ Real partnership in the home, equal responsibilities
➢ Women should be recognized, no negative attitudes
➢ Education
➢ Information
➢ Control over our bodies
➢ A different political culture
➢ Recognition of our emotional needs
4.5.8 Poverty in Lower Umfolozi

It should be emphasized that there is a complex interrelationship among the various factors and no one can be regarded as an absolute poverty indicator. The discussion that follows is a means to an end, and should not be interpreted to be the end in itself. The discussion is based on the following hypotheses:

- There is overpopulation in Lower Umfolozi
- There is population migration in Lower Umfolozi
- The living conditions are poor
- The income level is low
- The literacy rate is low

4.5.8.1 Overpopulation in Lower Umfolozi

The number of people in Lower Umfolozi exceeds their earning capacity. There are few paid jobs and the people are not well educated or trained. This situation is exacerbated by rapid increase of population. It could be stated that there is overpopulation in Lower Umfolozi. This is further evidence that there is poverty in Lower Umfolozi.

4.5.8.2 Population Migration in Lower Umfolozi

"Poverty stimulates the search for additional source of income and makes people willing to do things they may previously have avoided" (Wilkinson: 5). Many unemployed people in Lower Umfolozi earn money from informal occupations such as petty commodity production. One way out of misery for those people is migration. Owing to the numerous restrictive colonial and apartheid laws, however, many people in Lower Umfolozi have not been able to relocate to other areas.

4.5.8.3 The living conditions are poor

Although there are many streams passing through Lower Umfolozi, there is
shortage of water resources for agriculture and domestic use. Women as well as other residents have to travel long distances, and spend a lot of time, to fetch water. Since water is needed for washing, cooking and drinking, the lack of free access to water resources makes the living conditions to be below average. Roads are poorly developed and access to socio-economic facilities such as schools and health services is poor. Furthermore, the quality of education in the schools accessible to the poor is not high. The poor, especially women also lack affordable basic care, over a quarter, seek no treatment because they can not take time off work needed to travel vast distances for treatment.

4.5.8.4 Income level at Lower Umfolozi
Associated with the serious problem of unemployment is the per capita income in Lower Umfolozi. The people with a higher per capita income are concentrated in a few areas near the town of Lower Umfolozi, and are largely engaged in the service sector. During the interview, respondents indicated that they get more income from a variety of sources such as production, remittances, pension and welfare payments, formal and informal employment and very few mentioned maintenance payments.

4.5.8.5 The level of literacy
Women in Lower Umfolozi are less educated. This is related to the fact that, due to traditional prescriptions, the women were not allowed to go to school, because it was, and is believed that their place is in the kitchen only. The more literate people are confined to the areas around the town of Lower Umfolozi where most of the schools are situated. It can thus be concluded that the level of education in Lower Umfolozi is low. This can be associated with poverty and low productivity in the area.

4.5.8.6 Relationship between poverty and rural land use in Lower Umfolozi
It was pointed out, however, that Lower Umfolozi, was predominantly rural and
since rural people depend largely on the land for their livelihood, it was essential to examine the extent to which their needs were satisfied from rural land use before financial conclusion could be drawn on the level of poverty in the area.

4.6 IDEAS THAT CAME OUT FROM THE GROUP DISCUSSION

The following were the most important ideas that came from the group discussion:

➢ It was strongly felt that women all over the world should work towards the creation of new models that grow out of common experiences. It was further felt that women should not only utilize that which is termed their disarmed forces, but that they should utilize the powerfulness of their powerlessness. Furthermore, they should resist silence, even if it means alienation from the existing order, as only in this way women will bring out their infinite creativity.

➢ It was also felt that women have a duty to demonstrate against the prevailing norm that everyone must compete for positions, salaries, and power. It was thought imperative that women affirm that their work is meaningful to themselves and their societies, despite the efforts of hierarchical systems to demean and discredit it. It is necessary for women to lay the groundwork for their potential influence in society in terms of, and beyond money, power, and academic authority.

➢ The group pointed out that women should shrug off the mantle of fear that was identified as the main enemy. That fear covers a wide area. It embraces the fear of isolation, of honesty, of being invaded, patronized, independent, and of being tired.
There is a dire need to promote the acceptance of women with the freedom to choose their solitude, to desire love, to choose their partners for friendship, and to take part in this without fear of harassment or denial.

4.7 Lack of education and skills

Education was considered as the key factor in the development and empowerment of women. In discussing this aspect, the women were not only concerned about equal access to educational opportunities. They also expressed deep anger against the apartheid education system that was inferior, undemocratic, unequal, and inappropriate for their needs. Gender inequalities were further entrenched through the educational system. Women complained that quite often, as female children, education and skill development were not considered a priority for them. They would have to assist in the home with household chores, childcare, or be sent into domestic and other service to bring in an income. According to Chislon and Motala (1995:39) "very few attempts are made to ensure that vocational training and skill development are available to women, particularly in rural areas and in informal settlements. It is estimated that fifteen million Black South African adults are illiterate. On average, those black adults who have been fortunate have heard schooling for only three to eight years, which is considered an insufficient basis for further education and training.

Inequalities in the apartheid education system and the effect it has had on improving the position of men and the privileges that accrue to them, was raised under the question of the difference between rural women’s situation and that of men. In discussing this, the women indicated anger and bitterness, not so much against those who had benefited from apartheid, as at a system which led some people to accept as a right, a better quality of education and life at the expense of the majority, often without questioning or understanding how this affected women”. In the words of one participant:
“We received “gutter” education and we were made to believe we were inferior, that we had no right to question anything.”

The views and feelings expressed by the women involved in income-generating projects and those who are not, highlight not only the need for the education system to address the inequalities created by apartheid, but also the need for education to be development-oriented, aimed at addressing the psychological impacts of apartheid, especially for adults, and through changes in curriculum design to ensure that rights, citizen’s rights and gender inequality are an integral part of the system.

4.8 Culture, customs and traditions
In affirming what Gwanuza(1995:132) says in the case of Zimbabwe it is clearly indicated by the researcher in the context of Lower Umfolozi enterprise development projects that a similar scenario was observed namely, that culture, customs and tradition have negatively impacted on the role of women and the women regard these as being repressive to them.

The participants, as well as the experiences of women in other studies and articles, notably in Zimbabwe, clearly indicate that culture, customs and tradition have a specific role and function in post-colonial states and those that have attained national liberation. In their analysis of the ways in which traditional customs and culture influence the position of women, most women said that these ways are repressive to them.

Cultural practices were seen to be channelled through religious institutions, the family, community and language and were quite often reinforced through customary courts and legal processes with sanctions applied for non-compliance with such customs. They are used to regulate peoples’ lives, especially women’s.
4.9 **Various problems encountered in projects**

Lower Umfolozi income-generating projects consist of twenty eight members. Each member pays twenty rands to buy seeds that are distributed in bulk among members. Different types of vegetables are grown and rotated with the seasons. After a short period of rest the gardens will be prepared again for the next season.

Fertilizers are brought by the club. While they functions smoothly, there are some problems. The problems are mainly associated with the shortage of capital for the acquisition of seeds of good quality and the buying of pesticides. The vegetables that they produce are used for home consumption and sold locally. Some of the problems encountered by income-generating projects are:

- **Machinery**

Women who grow crops in these projects practically do not own tractors. As a result they rely only on developers for ploughing their field and contractors for hauling their potatoes, carrots, cabbages to loading zones.

They produce goods for sale like vegetables such as cabbages, tomatoes and potatoes and need shelter to store their produce. “We did not have a place to keep our vegetables as a result the crops are eaten and destroyed by stock”.

Women in income-generating projects have showed dedication, responsibility and willingness to participate in their projects. They need skills and knowledge, specific and income-generating project facilitators to advise on certain aspects of their work. “There is nothing that we can do if we do not have skills and people to show us the way of operating in projects”. 

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Financial Problems

The financial problems have far reaching effects for the Lower Umfolozi. Project participants lack substantial capital for the maintenance of their fields. This has resulted in project participants failing to fence their fields although they all like to fence. As a result the crops are eaten and destroyed by stock. Lack of capital for women in income-generating projects is further aggravated by the fact that they have small and fragmented pieces of land.

Lack of adequate funding for income-generating projects by Government and Non-Government organizations, has a negative effect on the development of the project. Lack of funding also leads towards the collapse of the project especially during the initial stages of the formation of the organization. “We thought that after joining the project’s funds will be made available for the projects.

Since they have no right of ownership over land, they cannot use their land as guarantee to obtain loans from banks and building societies. While women in income-generating projects are suffering these financial setbacks they receive little financial aid from the Government and also get help from other financing institutions. The interest is calculated per annum, while crops takes ten to twelve months time period before they are ready for selling. This means that by the time crops are ready the project is already four months in arrears. As a result of this, the income that reaches the project becomes very little.

4.10 CONCLUSION

It has been ascertained in this section that Lower Umfolozi is populated by an ethnically homogenous population of a traditional conservative and patriarchal Zulu culture. The traditional way of living is through land use. It has however been found that there is a high population density which is not in accordance with normal
expectations in predominantly rural areas. It has been determined that there is little cash income from non-agricultural sources, and that women experience difficulties in accessing land and water resources, food, health and education facilities. The living conditions of the people are lower than average.

It is interesting to note that while income-generating projects in Lower Umfolozi experience so many problems they are unable to utilize household and community resources for enterprise development. The numerous problems they get involved in are, in most cases, left unsolved. This accounts for the underdevelopment in the area. The role of women in enterprise development is not recognized, and that inequality in the context of women's ability to participate in enterprise development organizational decision-making and, the allocation of tasks is a gender-based phenomenon that affects their ability to fully participate in community development.
CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

This chapter seeks to highlight the conclusions, which were reached in the light of the preceeding chapters. Recommendations are made on the basis of these conclusions.

The focus group discussion and interview schedule were used as a method of data collection in this study. The researcher visited the enterprise development organisation respondents, their leaders and those women who are not in enterprise development organisations to complete the interview schedule and the group discussion. In order to prevent one respondent influencing the responses of the others, each group (organisation) was interviewed alone, without the presence of other organisation members. Four (4) organisations participated in the study, and in each organisation for enterprise development, 5 were interviewed and 3 women who are not in organisations under each ward were interviewed.

In order to arrive at relevant conclusions in this study, an endeavour will be made to give an exposition of the value of the literature study, and to take a closer look at the objectives and assumptions of the study and the results of the study.
5.2 CONCLUSION

5.2.1 Conclusions in terms of objectives

5.2.1.1 Objective 1: To explore the role of women in organisations for enterprise development

From the literature that gave attention to the triple role of women in organisations for enterprise development, it is clear that this role is not recognised. Hence there is an agreement among authors that women are the backbone of all families. However, there is still a considerable difference of opinion as far as the causes of lack of access to land are concerned.

The study revealed that 85% of women in organisations for enterprise development respondents did not have access to land. 80% of them know the causes of lack of access to land even though 75% of the women in organisations for enterprise development respondents are unable to exercise their rights against land use.

Traditional beliefs/culture and women in organisations for enterprise development

The traditional belief /culture cherished by women in the organisations concerning lack of access to land by women sometimes makes it difficult for women to get arable land. Traditional beliefs force women not to have access to land. However, Taylor and Conradie (1995:69) forcefully argue that without land rights, women are unable to protect themselves and their children from unstable or violent domestic situations.

She continues to say that if women are limited regarding of decision-making, their role in enterprise development will not be recognised.
It has been brought to light through literature review that women in organisations for enterprise development are restricted with regard to control over their organisations because they do not have authority to control their organisations.

The findings revealed that 65% of the women in organisations are convinced that the control over their organisations restricts them because men do not want to give them a chance to prove that they can do it, and also that they are treated as a neglected resource.

5.2.1.2 Objective 2: To highlight the importance of women in organisations for enterprise development

The results can be interpreted in various ways but one of the possible reasons can be that a majority of women in enterprise development organisations were aware of their importance in organisations. It is only that they were not given a chance to prove their ability in enterprise development. The main aim concerning the importance of women in enterprise development organisations is to empower and equip themselves with the necessary knowledge and skills in dealing with enterprise development.

5.2.1.3 Objective 3: To determine the reasons for the lack of access to community resources among women in Lower Umfolozi

Common reasons of lack of access to community resources among women of Lower Umfolozi were:

   i. Being looked down upon and restricted by males in terms of what a woman should and should not do.

   ii. A majority of women in organisations for enterprise development
respondents stated that they are only treated as the property. The reality is that in Lower Umfolozi the majority of women do not have access to community resources due to the fact that their husbands look down upon them. They are also restricted by the rules made by their husbands that a woman’s place is in the kitchen only.

5.2.1.4 **Objective 4: To evaluate women’s participation in all tasks contributing to production and reproduction**

The majority of women in organisations for enterprise development respondents actively participated in the organisations although they were ignored and sometimes forcefully taken out of their enterprise development organisations. These women are aware that through participation, a solid, local knowledge base is used for development. These women have hardships of poverty that they are living with. Women in enterprise development organisations and those who are not, actively participate but do not get their fair share of the fruits of development. They work hard but are less paid.

A group of women who are not in enterprise development organisations was willing to participate although they spent most of the time in their homes because they were the only adults responsible for everything at home.

5.2.2 **Conclusions with regard to an assumption**

5.2.2.1 **Assumption 1: The traditional belief which women have, may have a significant influence in the utilisation of household and lack of access to land concerning enterprise development organisations**

Literature has quite clearly proved that women are not allowed to have access to land. Inferiority as a cause of lack of access to land was mentioned by a majority of
women in organisations for enterprise development.

The study showed that women are not given a chance by males to have access to and control over resources. It has been proved also that apartheid did not only tell women are inferior but it made them feel inferior. This surely would bring about a delay in the progress of enterprise development organisations.

If the males or husbands of women in organisations cherish the belief that a women's place is in the kitchen only and that women are inferior, it will be difficult for women in organisations to have access to and control over land.

The fact that women do not have access to and control over land shows an element of negative attitude on the part of males. Women in organisations for enterprise development and those who are not in them felt hopeless, guilty of marrying, weak and negative and scared of progressing with their enterprise development organisations. Findings revealed that the majority of women in organisations for enterprise development respondents are convinced that they are limited in terms of decision-making and therefore restricted by the authority of males upon them at home.

In this research it was found that male involvement in enterprise development organisations is 35% and 65% are women. It was also found that there are statements that are always uttered by males when women ask if going to school is wrong. They are as follows:

"Umuntu wesifazane unomqondo wetshe" (A woman has got a stone mind).

They (males) also said that a woman could never have authority and control over land because in early years women did not have authority and access to land.
This reveals that males still rely on what their forefathers used to say during their early years. They (males) have failed to recognise that women are living in a world that is dynamic, which requires everybody to change his, or her mind set.

Findings revealed that the majority of males were making use of rules that were mainly used by their forefathers concerning the traditional belief.

5.2.3 Conclusions in terms of

5.2.3.1 Environmental issues

The environmental issues in LowerUmfolozi forces women not to prosper, especially the unemployed. There are piecejobs around the area, they are unable to take part the reasons being the procedures followed in the area do not comply with the job requirements. The authorities within the environment force people not to prosper because they are not given a chance to have a word if decisions need to be taken.

5.2.3.2 Historic conditions

It is through historic conditions also that women in enterprise development organisations do not prosper.

5.2.3.3 Function of traditional leaders

Traditional leaders in the areas under their control are involved in almost all aspects of human existence: law making process within their constitutionally defined powers, exercise adjudicative powers within their tribes, promote agricultural production in their areas, although
some of them limit women in terms of decision-making, control over resources and treat women as a neglected resource.

Some of the traditional leaders see no need to find the ways of cooperating with women. There is no sound and understandable reason why traditional leaders may not work collaboratively to jointly promote prosperity and socio-economic development in their areas.

These two bodies do not come to an agreement with regard to how community development should be done. They do not work jointly in addressing critical issues of poverty, local economic development, and unemployment. Co-operation between traditional leaders and women is more about power and authority than it could be about poverty alleviation and community development.

Traditional leaders need to realise that their contribution to local economic development and community development will remain weak and ineffective if they remain at loggerheads with community members. Close co-operation should remain the name of their game.

5.2.3.4

Rights and liberation

Women are not liberated from extreme forms of poverty. Their oppression is rooted in the socialisation process, through which young people learn what is expected of them and the values and attitudes they adhere to.

Without rights to land, women are unable to protect themselves and their children from unstable or violent domestic situations. Although both men and women have a right to clear land that they own, in
practice, men often try to prevent women from exercising this right. There is a need for a struggle of a different kind.

5.2.3.5 **Conclusions with regard to the following hypotheses**

- **Income-generating projects lack capital to improve their production.**

Capital is one of the most important variables for the success of a business undertaking. For successful production programmes to take place, substantial capital is essential. The lack of capital means that there are many activities that women in projects cannot afford. These women cultivate their fields with hoes because they cannot to pay for tractors. Using hoes is disadvantageous because vegetation cannot be ploughed under. Consequently the humus content of the soil is depleted which in turn leads to poor production. Owing to lack of capital project participants cannot buy hybrid seeds for their fields instead they keep part of the harvest for use as seeds during the next planting season.

The shortage of capital results in women buying cheaper type of seeds. All this has negative effects of the overall food production. Women in income-generating projects definitely need financial support if their food security is to be improved, otherwise production will remain at a subsistence level and the standard of living will always be low. The low rate of income has led to a high dependency ratio. It is very common to find that breadwinners are widows and pensioners, while dependants are varied. Dependants range from unemployed husbands and sons, to unemployed school leavers and grand children. The ever-increasing chain of dependency proves to be a crippling factor in capital acquisition and food security. All the money that is earned by the breadwinner is used to buy clothes, food and sand to build houses for the numerous dependants. This usually leaves people with little or no money to prepare the fields for planting and even to buy seeds.

The shortage of capital is a serious handicap to income-generating projects, and is
evidenced by women's low literacy rate, low per capita income, high dependency rate and lack of capital to improve their production.

- **Shortage of manpower and machinery result in poor production.**

Labour constitutes one of the problems facing income-generating projects in Lower Umfolozi. The shortage of labour result in maize, cabbage and sugar cane fields being frequently stunted in weeds. This situation is aggravated by the fact that projects lack capital to buy machines. Labour shortage is a problem and it does contribute to poor production, and this hypothesis that the shortage of manpower and machinery result to poor production is valid.

5.3 **RECOMMENDATIONS**

On the basis of the research and the results obtained, the researcher wishes to make the following recommendations:

- Because illiteracy bars women from participation in many aspects of the life of their societies and, in particular, prevents them from community development, including agriculture, special efforts are needed to eliminate illiteracy among women, such as skills development and specific targets tied to a specific time frame should be set.
- Statistics showing the value, contribution, and performance of women involved in income-generating projects and other professionals should be developed with a view to their use in public information campaigns to break down negative stereotypes regarding women in activities.
- Women should work to eliminate the conditions that make it imperative for women in all societies to engage in prostitution in order to survive. Other forms of prostitution prevail when women more than men are forced to utilise their intellect, expertise, emotions, cultures, and resources for prostitution.
- Because of their long historical isolation creative women should have places of
refuge around the world to seek contact, inspiration, and the integrity, vitality, and commitment. National and international systems should recognize the need for such places and create space and funds to accommodate their existence.

- Because of the long-term neglect of the needs of women, special laws, regulations, and bodies to highlight and improve the conditions of women are necessary. Solidarity with women in other countries should be in response to calls for support from women in the countries concerned, and should be based on a shared understanding of the issues and the strategies chosen.
- It is emphasized that the recommendations be implemented in order to bring about a situation in which men and women take an integral and complementary part in political change for the benefit of mankind.
- Women should take measures to prove their capability to the community (especially men). They should also be given an opportunity to operate, design, control, manage, participate, plan, make decisions, and organise in enterprise development organisations.
- Special attention should be paid to securing freedom from hunger and where possible eliminate poverty, unemployment and illiteracy and in providing basic utilities such as land and manufactured resources such as water restriction, communication networks, buildings, etc.
- Legislation should make provision for access to affordable land to be given as far as possible, and with due regard to financial and other resources available to the state; to those historically deprived of land and land rights, or deprived of access to land by past statutory discrimination.

5.3.1 Women in organisations for enterprise development

Women in organisations for enterprise development need knowledge about enterprise development, how they function and what to do when things go wrong.
They need to know that they have a right to land. Taylor (1995:8) says that men should not prevent women from access to land. Nelson (1981:8) supports Taylor by saying that increasing production and ensuring a more equitable relationship between the genders can only be achieved through consulting and involving women actively in the development process both at the planning and implementation level.

5.3.2 Community development

From the results of the study it is understood that the phases of community development are not clearly understood. Women have already determined their needs but have a lack of opportunities to fulfil their needs. They do not have authority to make decisions and their organisations for enterprise development have failed to prosper, because males have prevented them from moving in the direction of achieving goals and objectives aimed at.

The communities need to be taught about community development as a process because it demands collective action from the community, that is, community involvement and participation. They need to be taught about community development as a method that can be used by every member in the community as it enables a community to make its own decisions regarding action, plans, and utilise resources. Taylor (1995:27) states that government involvement is important in community development.

5.3.3 Women and development

Women must not be neglected in development. Men should not behave negatively towards women by saying "there is nothing successful a woman can do in the community". Development planning should not fail to recognise fully women's actual potential contribution to the development process.
Women should know that they are key actors in the economic system and that means they have a right to participate in any sector.

5.3.4 **Women Empowerment**

Women need knowledge about women empowerment. They should know that it is a charitable organisation dedicated to improve the quality of life of women in organisations for enterprise development at home and in the community. Women should know that empowerment is an instrument of transformation. Women empowerment means that women who are relatively powerless are able to gain more power. Women need to see empowerment as a form of freedom. They need to know that the process of empowerment has a number of interrelated dimensions. Firstly, empowerment denotes a political process of democratising decision-making in society. It is through democracy that women have the power to have access to and control over resources.

It is also recommended that the global trickle-down effect of womens’ rights, their visibility, and their participation be accelerated and reinforced at all levels to ensure success in their struggle for a better life, both for themselves and for others.

There should be a formulation of concepts of value and symbols allowing all individuals to build civilising change, a new way of living in society, moving away from the way that allows some to be better than others, in which some are allowed everything and others almost nothing.

Women should assume their own identity, value themselves, increase their self-confidence and self-esteem, and then cross the threshold of fear of the feeling of powerlessness.
It is also recommended that traditional leaders in the area under their control be involved in almost all aspects of human existence: law making process within their constitutionally defined powers, exercise adjudicative powers within their tribes, counsel their subjects, promote agricultural production in their areas. They also should support educational programmes in their areas, as well as community development of their areas.

Traditional leaders need to find ways of co-operating with women. This is quite possible. If it is possible for different political parties to co-operate with one another in the management of the country, there is no sound and understandable reason why traditional leaders may not work collaboratively to jointly promote community development, prosperity and socio-economic development of their areas.

Both traditional leaders and women could jointly discuss and agree on an appropriate approach to address critical issues of poverty and unemployment. Co-operation among traditional leaders realise will help to enhance their contribution to community development and to realise that they will remain weak and effective if they remain at loggerheads.

5.3.5 Community awareness

From the results of the study 11% of the women in organisations for enterprise development respondents did not feel confident about themselves, although they knew it was necessary to join in the enterprise development organisation. Through making the community aware of enterprise development organisations, women empowerment and rights to land, the barriers of discrimination and rejection which prevent women in organisations for enterprise development to prosper can be broken down. The study
revealed that women who do not operate in organisations for enterprise development felt hopeless but could not help (33.3%) because they were not given a chance by males to meet with other women, some felt weak and negative (16.7%) whereas others were discriminated (50%) A focus on developing community awareness about enterprise development would therefore provide people with relevant information about women who operate in enterprise development and how all participants can be helped during the process of community development for family survival.

5.4 Conclusion

Inspite of the fact that women in income-generating projects experience problems, they still continue with their projects. This means that they are interested and dedicated to their work. If they can be supported by way of financial aid and community resources for enterprise development, these projects can improve. The land allocated to projects is too little for growing crops. Lack of capital results in women running the projects failing to get essential farming implements, quality seeds and fertilisers and that makes it difficult for the women to secure reliable labour for the projects.


Chisom, L. and Motola, S. 1995. Education for all: The challenge of educational development in South Africa. AEI, SARDC, UNICEF.

Dholakia, A.R. 1993. Rural women in search of Sustainable development: A case study in grassroots women’s natural resource management, July. New Mexico, USA.


No. 12.


ANNEXURE I

INTERVIEW SCHEDULE

TITLE: UTILIZATION OF HOUSEHOLD AND COMMUNITY RESOURCES FOR ENTERPRISE DEVELOPMENT AMONG WOMEN OF LOWER UMFOLOZI

SECTION A: WOMEN IN ORGANIZATIONS

Age of respondent: ______________

Status of respondent

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<td>Married</td>
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<td>Widowed</td>
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<td>Divorced</td>
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Occupation of respondent

<table>
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<tr>
<th>Occupation</th>
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<tbody>
<tr>
<td>Domestic worker</td>
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<tr>
<td>House wife</td>
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<tr>
<td>Work-seeker</td>
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<tr>
<td>Pensioner</td>
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<tr>
<td>Teacher</td>
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Level of education
What are the reasons that made you to join income-generating projects?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

How would you explain the cause of lack of access to land?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Do you think you are able to run the organisations independently (without the assistance of males in the organisation)?

Yes

No

If yes, what are you able to do on your own?

________________________________________________________________________
________________________________________________________________________

If no, why can't you run the organisations independently?

________________________________________________________________________
________________________________________________________________________
Are there certain things women in organisations should not be permitted to do?


Do you encounter any difficulty in enterprise development organisations such as community resources?

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<th>Yes</th>
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If yes, specifically what type of difficulty is experienced (with whom)?


If no, why not?


What causes a lack of control over enterprise development organisations that exist?


What resources are unavailable in the community for enterprise development?


In your opinion, what is the nature of women’s business relationship with males concerning enterprise development?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Do you receive help from enterprise development organisations?

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<td>No</td>
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If yes, what type of help?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Length of time:

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Explain benefits:

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Do you have sufficient money to meet your basic needs such as food, housing, school fees?

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Explain:

SECTION B: WOMEN WHO DO NOT OPERATE IN ENTERPRISE DEVELOPMENT ORGANIZATION

Age of respondent: 

Status of respondent

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<td>Single</td>
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<td>Widowed</td>
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<td>Divorced</td>
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Occupation of respondent

<table>
<thead>
<tr>
<th>Occupation</th>
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<tbody>
<tr>
<td>Cleaner</td>
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<tr>
<td>House wife</td>
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<tr>
<td>Packer</td>
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<tr>
<td>Work-seeker</td>
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<tr>
<td>Nurse</td>
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<tr>
<td>Teacher</td>
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</tbody>
</table>
University Degree holder
Diploma
Secondary School
Primary School
No School

Why are you not a member of the organisation for enterprise development?

_________________________________________________________________________
_________________________________________________________________________
_________________________________________________________________________

How is your relationship between you and your husband?

_________________________________________________________________________
_________________________________________________________________________
_________________________________________________________________________

Explain the relationship between you and those women who operate in enterprise development organisations?

_________________________________________________________________________
_________________________________________________________________________
_________________________________________________________________________

Are there certain things women in organisations should not be permitted to do?

_________________________________________________________________________
_________________________________________________________________________
_________________________________________________________________________

Do you encounter any difficulty in enterprise development organisations such as community resources?
Do you have sufficient money to meet your basic needs such as food, housing, school fees?

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<th>Yes</th>
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<td>No</td>
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Explain:

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Do you receive help from enterprise development organisations?

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<tr>
<th>Yes</th>
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<td>No</td>
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What type:

__________________________
__________________________
__________________________

Length of time:

__________________________
__________________________
SECTION C: LEADER OF THE ENTERPRISE DEVELOPMENT ORGANIZATION ONLY

Age of respondent: ______________

Status of respondent

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<th>Status</th>
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<tr>
<td>Single</td>
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<td>Widowed</td>
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<tr>
<td>Divorced</td>
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Occupation of respondent

<table>
<thead>
<tr>
<th>Occupation</th>
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</thead>
<tbody>
<tr>
<td>Domestic worker</td>
<td></td>
</tr>
<tr>
<td>Work-seeker</td>
<td></td>
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<tr>
<td>Housewife</td>
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Level of education

<table>
<thead>
<tr>
<th>Level of Education</th>
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</thead>
<tbody>
<tr>
<td>University Degree holder</td>
<td></td>
</tr>
<tr>
<td>Diploma</td>
<td></td>
</tr>
<tr>
<td>Secondary School</td>
<td></td>
</tr>
<tr>
<td>Primary School</td>
<td></td>
</tr>
<tr>
<td>No School</td>
<td></td>
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</table>

How would you explain the cause of lack of access to community resources?
What resources are unavailable in the organisation for enterprise development?

How does inequality in the context of your ability to manage in the organisations for enterprise development affect the utilisation of household and community resources for enterprise development?

Is organisational decision-making a gender based phenomenon?

Are your rights as women who manage organisations for enterprise development limited?

Do you talk about the problem such as lack of access and land encountered in enterprise development organisations?

<table>
<thead>
<tr>
<th>Yes</th>
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<tbody>
<tr>
<td>No</td>
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</table>
If yes, with whom:

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

If no, why not:

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

What is your role as women in organisations for enterprise development in the community?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

What is your central role in social development?

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Do people understand the role that you play for family survival and economic growth?

<table>
<thead>
<tr>
<th>Yes</th>
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<tbody>
<tr>
<td>No</td>
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</table>

If yes, how:

________________________________________________________________________
If no, why not:


Thank you so much for your co-operation
ANNEXURE II

Focus group discussion questions/guide

S The story of your life
Are there events in your life which you can share with the group?

S The story of your growth as a woman.
How you became aware of the issue that affect and influence women

S Which factors do you think could prevent women from functioning effectively?

S Women often have to balance the demands of family, especially children, their work and the organisations they belong to. Is this an issue in your life?

S Do you think that women have a problem with self-confidence? If your answer is “yes”, what are the roots causes for this?

S In what situation do you experience a lack of confidence?

S Do women normally lead more isolated lives than men or not? Motivate your answer.

S What role do men play in the development of women?

S “Being involved in a women’s group can sometimes be painful”. Is this true or false?

S In what ways can traditional customs influence the position of women?
S  What do you like about being woman?

S  What do you dislike about being a woman?

S  What are the things, which can be changed in society to improve the position of women?
ANNEXURE III

CONSENT FORM

I, the undersigned __________________________ hereby agree that details of utilisation and community resources for enterprise development among women, as well as my address, be divulged to Miss SY Mbhele of the University of Zululand for the purposes of a special study of utilisation of household and community resources for enterprise development among women of Lower Umfolozi.

I understand that Miss Mbhele will visit my organisations for discussions regarding the above.

Name: ________________________________

Address: ______________________________

______________________________

Signature: ____________________________

Date: ________________________________