



MA Research

Perceptions and Experiences of Women Beneficiaries' Participating in the Enterprise Development Programme

by

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Declaration

I, Motlalepula M. Mokonyane Matsaung, declare that this research report: 'Perceptions and experiences of women beneficiaries' participating in the Enterprise Development Programme' is my own original work. All sources used have been acknowledged in the report. The report is being submitted for the degree of master's degree in psychology in the Faculty of Humanities, University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination at any other University.

Signed



Date 11/02/2025

Abstract

After many years post-transition to democracy, poverty remains a challenge, and women experience higher prevalence of poverty. In addressing the reduction of feminization of poverty, programmes such as Enterprise development are imperative in resolving unemployment and income generation for women in Africa. South Africa is also committed to supporting enterprise development through policies, strategies, incentives, and funding programmes. Evidence suggests that when women are empowered, they are successful in managing sustainable enterprises. This study aimed to explore the perceptions and experiences of women beneficiaries participating in the enterprise and empowerment development programme. Amidst the well-documented macro-level challenges encountered by women entrepreneurs, this study seeks to contribute to the body of knowledge on enterprise development programmes by exploring the psychological factors that either impede or facilitate women's participation. Semi structured in-depth interview format was used to collect their experiential accounts. To evaluate the complexities of the interrelationship between individual motivation, culture, social constructionism and pre-historical social context from which the individual emanates, Bourdieu's framework of habitus, field and capital, and Zimmerman's empowerment theories were the frameworks of evaluative analysis of the programme's empowerment processes and empowerment outcomes. The data was analysed using Braun and Clarke (2006) six phase guide to Thematic Analysis (TA). The study was made up of eleven participants with relevant knowledge and experience, invited from a Non-Profit Organization (NPO) named Taking Care of Business (TCB). The study found that sense of belonging resulted to mental, physical, social, economic and behavioural outcomes. In addition, a subjective feeling of deep connection within the social field influenced by features of collective experiences across intersectionality was pivotal for the participants perceived belonging. The participants' constructions explicated their experiences of empowerment process by developing psychological capital (PsyCap), as a significant resource that aid perseverance to participate through the challenges and the hardships of the programme. The process of psychological and economic empowerment primed by sense of belonging, and the development of psychological capital (PsyCap) yielded empowerment outcomes of economic capital, cultural capital and social capital.

Key words: Women Empowerment, Enterprise Development for Women, Empowerment Theories, Habitus, Psychological Capital

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Dedication

To God the Father, the Son, and the Holy Spirit – My Creators

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Chapter 1

Introduction

1.1 Introduction

After many years post-transition to democracy, poverty remains a challenge and continues to be so in other parts of the continent and in the Sub-Saharan continent (Nishimwe-Niyimbanira, 2013; Thaba-Nkadimene, Molotja, & Mafumo, 2019; Gumede, 2021; Mpunzana & Mofokeng 2023). Research has shown that women have a higher prevalence of poverty (Thaba-Nkadimene, Molotja, & Mafumo, 2019; Quisumbing, Haddad, & Peña, 2001; Gumede, 2021; Mpunzana & Mofokeng 2023). Therefore, most countries have introduced poverty reduction programmes to implement some of their economic policies (Nishimwe-Niyimbanira, 2013; Molo, 2019). Enterprise development, in this context of an informal economy, is imperative to resolving unemployment and income generation for women in Africa (Kamau, 2017). Plurality of women still live in severe poverty, a challenge that South African government Ministry for Woman is still contending with (Thaba-Nkadimene et al., 2019). In Sub-Saharan Africa approximately 84% of women, as compared to 63% of men, participate in an informal economy (Kamau, 2017). An informal economy is a much-needed source of income for women and their households to alleviate poverty (Kamau, 2017). In South Africa, there are 5,6 million small business owners, which are predominantly women providing approximately six million employment opportunities (FinMark Trust, 2010). More interventions are required to address the construct of feminization of poverty (Gumede, 2021; Mpunzana & Mofokeng 2023).

Mpunzana and Mofokeng (2023) stated that women empowerment programmes are essential in uplifting woman, moreso, with gendered government economic policies. Since the 1990s, enterprise development for women has gained much attraction, leading to a significant increase in funding (Mayoux, 1995). The general agreement from large funding agencies and non-governmental organizations (NGOs) was that enterprise development for women is the solution to poverty alleviation (Mayoux, 1995). Edwards and Hulme (2014) highlighted that between the 1980s and 1990s, non-governmental organisations (NGOs) and grassroots organizations (GROs) witnessed a significant increase, with an overall estimated expenditure from US\$2.8 billion to US\$5.7 billion during the same period. Similar trends in the Global South, where the political climate is conducive, were identified (Edwards and Hulme, 2014). The fundamental assumption is that the professionalisation of enterprise development will remedy the previous income generation of previously disadvantaged women (Mayoux, 1995). Enterprise

Development is a global phrase used to describe the support and development of enterprises (Molo, 2019). South Africa is also committed to supporting enterprise development through various means. These means can be through policies, strategies, incentives, and funding programmes (Ryan, 2012; Department of Small Business Development, 2023). Enterprise Development is a formal programme that provides monetary and non-monetary (e.g., skills development training, coaching and mentorship) support to an individual beneficiary who carries out business activities to realise profits (Ryan, 2012; Shale, 2009). A beneficiary receives the support provided through the Enterprise Development programme.

Micro-enterprise is viewed as a viable method for socio-economic development of poor women (Mayoux, 1995; Sharma et al., 2012). The success is anchored upon various economic, cultural, religious, and social factors within which the women operate, including psychological phenomena (Sharma et al., 2012). There is limited research on the psychological factors that are influencing women's participation in EDPs. In particular, the perceptions and life experiences of individual women. There is much literature on macro barriers impacting the operation of women in their enterprise activities: like social constraints, marketing, management, finance, and so forth (Sharma et al., 2012). Sharma et al., (2012) further reported that more factors that facilitate entrepreneurship traits among women are individual motivations and socio-cultural factors.

As Rappaport (1984) proposed, future research is needed to study experiences and to understand how individuals find meaning and obtain psychological sense of belonging within help systems. By understanding such systems, he said more can be done in providing options, not a blanket approach by enforcing others into available limited options constructed under professional control.

The complexities of the motivations behind women's urgent needs and what level of empowerment is necessary, is the aim of this study through individual women's perspectives and experiences.

1.2 Problem Statement

The Enterprise Development Programmes are characterized by high levels of participant attrition, ultimately, reverting to poor economic and social conditions. Considerable body of research has explored factors influencing the limited entrepreneurial success in South Africa. Factors internal to the enterprise (e.g. management capabilities); external to the enterprise on the meso level (e.g. market failures); on the macro level are economic factors (e.g. business

environment); and meta-level entails capability factors of the actors involved from the local, provincial and national level in the effective administration of the programmes (Department of Planning, Monitoring and Evaluation, 2017).

Women's narratives in navigating day-to-day socio-economic struggles for survival in conjunction with broader macro challenges and pressures of EDP will provide an insight into psychological factors that either impedes or encourage participation. South African enterprises don't make it in their first year of operation, thus, returning to unemployment. Leaving only one percent of the enterprises surviving their first year of operation.

This study can provide an appropriation of informed practice of socio-economic empowerment support that will empirically uplift women in poverty and the transformation of women in South Africa. The study seeks to shift from macro market level impact to micro individual level impact, thus a gender lens of differential experiences within a social and intersectional context. There is limited research on the psychological factors that are influencing women's participation in EDP.

1.3 Aims

1.3.1 The aim is to explore the perceptions and experiences of women beneficiaries participating in the Enterprise Development Programme.

1.3.2 The aim is to identify ways in which to improve and/or align the efficacy of empowerment and human capital development components of EDP.

1.4 Objectives

1.4.1 To explore the constructs of women beneficiaries 's experiential and perceptual accounts within the Taking Care of Business (TCB)'s Enterprise Development Programme.

1.4.2 To explore psychological factors influencing participants' participation in Enterprise Development Programme.

1.4.3 To explore how women beneficiaries narrate their approaches to participation in the Enterprise Development Programme.

1.5 Research Questions

The study addressed the below research questions:

1.5.1 How do women beneficiaries experience and perceive their participation in Enterprise Development Programme?

1.5.2 What individual psychological factors influence women's engagement in the Enterprise Development Programme?

1.5.3 How can Enterprise Development Programmes make an impact on individual beneficiaries being investigated?

1.6 Rationale

The plurality of research in South Africa has focused on broad macroeconomic factors that are impacting enterprise development (Department of Planning, Monitoring and Evaluation, 2017; Molo, 2019; Nishimwe-Niyimbanira, 2013; Ryan, 2012; Ntshangase, Linda, Mabaleka, & Mhlongo, 2024). Furthermore, research on the limited success of entrepreneurial activity by South African local townships and rural areas reported multiple factors affecting the EDP space; namely the micro level of the enterprise comprising of factors internal to the enterprise (e.g. management capabilities); external to the enterprise on the meso level (e.g. market failures); on the macro level are economic factors (e.g. business environment); and meta-level entails capability factors of the actors involved from the local, provincial and national level in the effective administration of the programmes (Department of Planning, Monitoring and Evaluation, 2017; Urban & Ndou, 2019; Nyoni, 2021; Ntshangase, Linda, Mabaleka, & Mhlongo, 2024). Even so, research concludes that entrepreneurial interventions are to be promoted and supported to aid economic empowerment in South Africa (Mukorera, 2020). The impact of these factors is an area of focus for government and EDP support agencies to address (FinMark Trust, 2010; Urban & Ndou, 2019). An understanding of context is required to resolve the specific challenges women enterprise owners face and their capacity to manage those challenges (FinMark Trust, 2010; Nethengwe, & Mnisi, 2024). In addition, agencies need to acknowledge that a blanket approach will not suffice (FinMark Trust, 2010). The approaches must be specific and evidence-based, and such data is unavailable in most developing countries (FinMark Trust, 2010).

This study adds to the EDP knowledge gap in understanding from the women's individual level of perspective, on how EDPs are experienced. Furthermore, the study contributes to the

literature through direct individual narratives of women's experiences in EDP collected through semi-structured interviews. In addition, the study contributes to the empirical design and an informed women empowerment development components of EDPs that will better improve the quality of women beneficiaries' lives within the context of their practice and needs. A recruitment strategy with clear objectives, that will support 'better off women' who have mainly benefited from EDP and for poor women who are currently not benefitting from EDP (Mayoux, 1995). Therefore, utilising EDP funding to an appropriate level of empowerment. Non-government organisations (NGOs) and non-profit organizations (NPO) are accountable to the funders and multi-stakeholders of the programmes. Additionally, NGOs/NPOs are required to ensure that the successful implementation of the EDPs is measurable and evidence-based in its impact of empowering beneficiaries.

Women's constructions in navigating day-to-day socio-economic struggles for survival coupled with broader macro challenges and pressures of EDP provides an insight into psychological factors that either hinder or propel participation. Furthermore, an appropriation of informed practice of socio-economic empowerment supports and uplifts those women in poverty, which is vital for the transformation of women in South Africa (Kehler, 2001; Nethengwe, & Mnisi, 2024). The premise of EDP is to facilitate a programmatic process of socio-economic development and human development, empowerment and upliftment of previously disadvantaged individuals, in this context, women in poverty, and to improve living standards (Mayoux, 1995; Nethengwe & Mnisi, 2024).

Evidence suggests that when women are empowered, they are successful in managing sustainable enterprises (Sharma et al., 2012; Tiwari & Malati, 2023; Nethengwe & Mnisi, 2024). Therefore, women empowerment as a method of capital and capacity development for women to achieve and have control over their resources is imperative as asserted by Sharma et al., (2012) and Gupta, Wei, Tzempelikos, & Shin (2024). It contributes to their participation in decision-making, leadership and in turn builds their self-image to become an instrument of change (Sharma et al., 2012; Gupta et al., (2024). EDPs may serve as a vehicle to rally other valuable resources to develop abilities within women to create possibilities that they did not have before (Sharma et al., 2012; Gupta et al., 2024).

Women empowerment demands gender perspectives to be incorporated in all interventions across sectors and programmes (Van der Walldt et al., 2019; Nethengwe & Mnisi, 2024). Programmes around gender context specifics can develop an atmosphere of women

empowerment and deliberations of innovative interventions and concepts (Van der Walddt et al., 2019). Thus, empirical research is required for the programme designs of women empowerment (Van der Walddt et al., 2019). The findings of this study can assist in the development of sustainable women empowerment programmes, which will aid income generation and improved personal capital and socio-cultural capital. In addition, provides an empirical knowledge base to influence the political climate, financial policies, and directs how all the relevant stakeholder agency's function and determines outcomes and accountabilities. The Organisation for Economic Co-operation and Development (OECD, 2022) has reported that there has been an encouragement to incorporate qualitative data in programme reports to support quantitative measures. In addition, programme evaluation must provide details that are empirical to facilitate lessons learned from the intervention process of participants beneficiaries and to donors alike (King, Sinte, & Alemu, 2012; OECD, 2022).

Although qualitative research denotes to a method of data collection and analysis respectively, is not merely about data and methods, instead but a purpose of qualitative methods inside a qualitative paradigm (Braun & Clarke 2013). Within the epistemological framework of this study, individuals are seen as operating as subjective actors interpolated in a world that when both self and social meet, it produces a particular reality (Braun & Clarke 2013). Therefore the study aimed to highlight the role of psychological factors that influence the individuals' experiences of participating in enterprise empowerment programme and perceived capital features of incomes and outcomes. Furthermore, to gain insight and determine how these experiences shape the perspectives of participant's habitus they currently hold and how their habitus have adjusted due to the influence of the empowerment programme. Thus, an interrelation between an individual within a social context is viewed as flux and reciprocal, a hybrid influence (Braun & Clarke 2013).

Chapter Outlines

Chapter 1: Introduction

This chapter introduces the context of the research problem, stating the problem statement, aims and objectives, research questions, and rationale for the study.

Chapter 2: Theoretical Framework

Discusses the underpinning theories of the study: Social constructionism, Bourdieu's theory of habitus, and Zimmerman's empowerment theory.

Chapter 3: Literature Review

This chapter discusses the scope of the existing research within women empowerment as a construct towards the development of women in poverty, and micro enterprise development for women empowerment in bringing social change and equity for women.

Chapter 4: Research Method

In this section, the qualitative research design of this study is contextualised, the outlining of participants purposive sampling technique, the brief profiles of the participants in order to appreciate their life context, thematic analysis as a technique used for data analysis and ethical consideration procedure is detailed.

Chapter 5: Coding process, pre-liminary thematic mapping and key themes

This chapter outlines the data analysis process to demonstrate rigour, robustness and the systemic trustworthiness process undertaken during the analysis.

Chapter 6: Findings and discussions

This chapter present the results of the study, the analysis and interpretations in relation to existing literature.

Chapter 7: Conclusion, reflexivity, recommendations, dissemination of the findings and references

This final chapter summarizes the experiences and perceptions of the women participants' subjective realities within the social reciprocity of the TCB ecosystem. The role of a researcher, recommended suggestions based on the findings of the study, sharing of the findings and detailed list of all the references.

1.7 Summary

Women in South Africa continue to experience persistent poverty due to systemic socio-economic disparities. Enterprise development programmes for women empowerment are essential efforts to support woman. Numerous studies have explored the macroeconomic factors affecting enterprise success. The role of psychological factors in influencing women's participation in EDPs has not been extensively explored. Accordingly, the study sought to shed light on the psychological factors that impact individuals' experiences in enterprise empowerment interventions and their perceived capital-related benefits.

Chapter 2

Theoretical Framework

2.1 Introduction

This study is underpinned by three intersecting theories: social constructionism, Bourdieu's concept of habitus, and empowerment theory. In conjunction, these theoretical frameworks provide an interdisciplinary approach through which to explore how individual perceptions and experiences are shaped through social interactions embedded in cultural, historical, and structural contexts. Social constructionism emphasizes the role of shared meanings and discourses in shaping individual realities, while Bourdieu's concept of habitus explains how internalized dispositions, shaped by one's perspective and experience within the social field, guide behaviour and perceptions. Empowerment theory adds a further interactive dimension by exploring how participation in enterprise empowerment programs can foster agency, critical awareness, and access to resources, thereby influencing individuals' social and economic outcomes. Together, these frameworks offer a comprehensive foundation for analysing how subjective experiences and structural factors intersect in shaping women's trajectories through enterprise empowerment development.

Furthermore, this study is anchored within qualitative inquiry due to its effectiveness in the central assumption that even though experiences are not studied directly, they can be mediated through language, and reported narrative experiences infer individual's direct lived experience in a social context (Josselson, 2004). Its qualitative effectiveness facilitates the exploration of human behaviours, evaluation of people's beliefs, experiences and meaning making from their perceptions (Mohajan, 2018; Mwita, 2022). Qualitative research emphasises on the way of life of people and provides meaning of the social reality within a social context (Braun & Clarke 2013; Mohajan, 2018;). It explores social knowledge, insights of a particular program, individual experiences and meanings, socio-cultural interactions, social processes and context specifics that disenfranchise a group of individuals (Mohajan, 2018; Mwita, 2022). Furthermore, this contributes to the development of organizations (Mohajan, 2018).

2.2 Social Constructionism

Social constructionism framework attests that language, narratives, stories and histories in a given interpersonal and social context produce a socially constructed reality and knowledge of an individual (Galbin, 2014; Tasos, 2024). Social constructionism is a perspective of human life experience shaped by social and interpersonal context (Gergen, 1985; Tasos, 2024). Thus, for gaining insight into the individual women's perspectives through direct interviews, language will be assessed as a medium of construction in understanding their lived experiences (Edley, 2001; Tasos, 2024). Therefore, the analysis of the text will be the results of socially constructed realities achieved in daily interactions within the social and political contexts (Phillips, 2023). It is through experiences that mental maps are created and form perceptions unique to an individual, resulting in communication and speech that produce understanding of the worlds (Phillips, 2023). According to Andrews (2012 as cited in Phillips, 2023), social constructionist state that it is within social interactions that social and psychological phenomena develop. In addition, Foucault (1977) highlighted that the production of meaning and manner of being in the world is developed through the interpolation into social networks where customs, norms, and language are developed. The premise of this study is to explore context specific knowledge of experiences and perceptions to analyse how they are beneficial to certain others over others. Hence, social constructionist's paradigm can lead to innovative opportunities for new actions to social change (Phillips, 2023).

Burr and Dick (2017) highlighted those human behaviours within a particular context produces meaning and motivation. Social constructionist research further suggests a preference for qualitative inquiry as it is suitable in collecting linguistic and textual data. Furthermore, it contextualizes the experiences and accounts of participants (Burr & Dick, 2017). Since we all experience the world from a particular context within a social world, this study focuses on the conventions entrenched within the perceptions of the woman participants. Social constructionism's premise is on how language is applied to construct perceptions and experiences of individuals and events, thus the implications as a result (Burr & Dick, 2017; Tasos, 2024). Burr and Dick (2017) discussed five key features of social constructionism, language being one of the core features, the construction of how we perceive and understands individuals, events in the world, it is the product of the representation through language, not - ultimately the nature of the world.

Cultural and historical specificity feature states that the world is grouped and considered according to culture (that is location to location) and over a period of time (historically). Proliferation is closely connected to societal changes, like industrialization and growing urbanization that led to the regulation and governance of individuals (Foucault, 1977). Thus, Foucault contested that the process of governance had a direct influence in shaping groups of individuals that we are not cognisant of in the current era, for instance sexual orientation, mental stability, academic ability and so on. The feature of discourse and disciplinary power for social constructionists -is the systems of collective meaning that defines events within the social world. That is systems provides meaning of individual behaviours resulted by internal motivations that are developed or inherited. A discourse is separate from an idea in that a discourse has productive power, it does not only describe the world or an individual in an ideation form, however it influences the actions and behaviours.

The feature of power relations denotes to how hierarchies of positions like designations and classes occupied by individuals in society, permit some groups to have more influence (and therefore power) than others. Power relations functions between individuals and within society. Lastly, the feature of relativism, one of the potential problematic result of social constructionism is the notion that there is no absolute “truth”. What is considered the truth cannot be separated from the process of power as described above and their connection with language. Thus, the notion of social constructionism accepts that there are various perspectives to an event, or individual, therefore, the perspective which is considered true is underpinned by power and politics.

Andrews (2012) similarly to Berger and Luckmann (1991) argued that social constructionism consents that objective reality exists, the focus is rather how knowledge is constructed and tacit, thus has epistemological but not ontological perspective. He retorted that such misunderstanding and criticisms arose from misinterpretations of social constructionism’s central facts. According to social constructionism, social practices are the centre of inquiry, much emphasis is on - everyday relations between individuals-and how -the use of language is deployed to construct realities (Andrews, 2012). Furthermore, Berger and Luckmann (1991) are concerned with both nature, the construction of knowledge and how it becomes significant in society. Thus, for them knowledge is constructed through interactions among individuals in the social world. In turn the social world shapes individuals, resulting in habitualization and reproduction of repeated behaviours creating a pattern. In addition, Crossley (2001) reiterated that an interpolation into a social field frames the habitus, which in turn the habitus produce

the actions that frames the social field. Thus, reality is both objective and subjective (Berger & Luckmann, 1991).

2.3 Habitus

Furthermore, the attitudes, beliefs, thoughts, and perceptions- derived from interactions -in the social world determine individual dispositions (Phillips, 2023). In order to evaluate the complexities of the interrelationship between individual motivation, culture, and pre-historical social context from which the individual emanates, Bourdieu 's framework of Habitus was used in this study. Bourdieu (2004) postulated that the interactive relationship between motivations, cognitive constructions and objective construction produces and reproduces products of practices which are also informed by historical principles. Thus, the historical principles become the product of the existing mode of being (Bourdieu, 2004). This refers to the individual's pursuit of interests and goals that create intentionality and agency and is informed by culture (Bourdieu, 2004). From this point of reference, individuals will then assign meaning and create a perspective of the world (Bourdieu, 2004). In the theoretical framing of this study, the reported socially constructed knowledge of realities will thus be the habitus of the individuals. Habitus denotes to a person's way of thinking and being that is un-reflected upon and taken for granted, which is largely habitual (Bourdieu, 2004; Costa & Murphy, 2015; Leader, 2009; Wacquant, 2009). They underscored that it is a "structuring structure" framing thought, perceptions, attitudes, behavior and all its embodiment. The notion of habitus encapsulates an individual's dispositions and competencies that contributes to acquired action, Crossley (2001) and Wacquant (2009) said. Furthermore, because the individual resides in different settings and groups, his or her habits are interpolated and developed accordingly (Crossley, 2001; Costa & Murphy, 2015; Wacquant, 2009). Resulting in the habitus manifesting according to context specific, thus habitus is a culmination of collective settings.

Additionally, such culminations of individual's experiences emanating from the social world, Bourdieu refer to such environments as the fields. Thus, habitus is shaped through the accrued experience of individuals in different fields (Bourdieu, 2004; Costa & Murphy, 2015; Leander, 2009; Wacquant, 2009). A field is setting/environment of social relations sustained together by a "stake at stake" like rules and regulations, standards of operations, normative interactions and valuable economic knowledge (Costa & Murphy, 2015; Leander, 2009; Wacquant, 2009). Therefore, fields establish the connection between the components in the field like gravity arranges the liaison among tangible bodies (Leander, 2009; Wacquant, 2009). Habitus and the

fields provide a valuable theoretical framework in this study due to its exploration of the “habitus” of woman participants within the “field” of enterprise development programme. That is studying the fields, in this case of the EDP, it is to recognize that the social world is significantly broad. Thus, the “stake at stake” of such EDPs that the woman participates therein. Furthermore, it is to recognize that a field construct its own separate logic which is important for facilitating its unique social phenomena (Bourdieu, 2004; Costa & Murphy, 2015; Leander, 2009).

Fields are varied in size and scope, like a family, a community, a market, an organization (in the case of this study the NGO TCB), a professional category (in the case of this study the Enterprise Development market/industry) is conceptualized as a field due to its industry developed and organized logic around a stake at stake (Costa & Murphy, 2015; Leander, 2009). Respectively, each field has its partially independent taken for granted doxa of the world, either spoken or unspoken set of beliefs and rules that determines what confers power to another; resulting in what is constituted as “capital” (Costa & Murphy, 2015; Leander, 2009). Furthermore, the notion of field makes power relations natural and expected, thus playing a significant role in sustaining the rationality of the field. The standards of operation within the fields are the glue that sticks the social interactions in the given context.

Moreover, advances in one part of the field impact on other parts of other fields (Costa & Murphy, 2015; Leander, 2009). That is when individuals have acquired capital from one part of the field, that capital can be transferred or transported to another field. Cultural capital (such as an academic degree) can be utilized to develop a career in a particular industry/market (field), furthermore shapes other fields and contributes to other capitals like financial capital, which is contributes to many other fields. Although it is not an automatic process (Costa & Murphy, 2015; Leander, 2009), fields are hierarchically connected to one another.

According to Leander (2009), they are metafields framing other fields. The connection between diverse fields—and their correlating value of capital and levels in them are fuelled by power struggles. Such tactics and levels of power dynamics are mainly framed by the habitus of individual agents that understands the rules of the game and their available resources/or lack of resources. What’s important about the field and capital is the reason of the context of action, available resources of the individual within the context, and the interplay of respective roles of such factors in the framing of the action, Crossley (2001) elaborated. Therefore, it is vital to recognize that habitus is somewhat field bound, representing and reproducing standards and

discourses of the field within power dynamics. Thus, fields co-create social contexts from which habits and way of being are internalized (Costa & Murphy, 2015; Leander, 2009). Such habitus that are field bound are much visible when individuals interchange into new fields (Costa & Murphy, 2015; Leander, 2009) highlighted. Thus, the focus of this study is on the prevailing habitus of the woman and how the empowerment programme impact on their prevailing habitus and the adaptation as a result. Hence, until the required disposition to the new field is acquired, the prevailing dispositions appear peculiar or out of tune (Bourdieu, 2011; Leander, 2009). While the catching up to the prevailing habitus is underway, the lagging behind is marked by hysteresis until adaptation, thus shows that habitus is not bound to a single field, but a culmination of experiences.

Crossley (2001) postulated that capital can be anything implicitly ordered, valuable transaction within a field that serves as a resource for action, worthy to pursuit after and accumulate. However, the consequence of this is that there are multiple forms of capital, a field dictates its unique type of capital. For Bourdieu types of capital can be transmuted across and within fields, like in most fields, success can be transmuted into money, thus financial capital which can be a vital benefit in many fields (Bourdieu, 2011; Crossley, 2001; Grenfell, 2010). Furthermore, to financial capital, Bourdieu outlined the following core types of capital: symbolic capital (i.e., position/status); social capital (i.e., helpful connections and networks); and the largely notable, cultural capital, which could be in a form of educational qualification, sophisticated dispositions and behaviours, or having prestigious goods (Bourdieu, 2011; Crossley, 2001; Grenfell, 2010). Moreover, Bourdieu postulated that capital values significantly influence an individual's position, in turn informing factors that frame the individual's life experiences, therefore their habitus (Crossley, 2001; Hilgers & Mangez, 2014). Notwithstanding, types of capital are contingent upon the misrecognition or/and recognition of the value and power of social actors; that is, they depend on a collective agreement regarding their worth (Crossley, 2001; Grenfell, 2010; Grusendorf, 2016). Therefore, habitus is vital considering that the agreements are fundamentally linked to habits, so deeply linked that they are hardly seen as agreements (Crossley, 2001; Grenfell, 2010; Grusendorf, 2016; Hilgers & Mangez, 2014).

2.4 Empowerment Theory

Empowerment is a construct that aims to connect individual strengths and abilities, through helping systems, and proactive behaviours to social and political change (Perkins & Zimmerman, 1995; Rappaport, 1981). Thus, empowerment theory, research, and intervention connect individual well-being with social and political environment at large (Perkins & Zimmerman, 1995; Zimmerman et al., 1992). Theoretically, the construct requires individuals to think in terms of possibilities of health versus illness, abilities versus deficits, and strength versus limitations (Perkins & Zimmerman, 1995; Zimmerman et al., 1992). While empowerment-oriented interventions augment wellness, they also aim to ameliorate problems, granting opportunities for participants to acquire knowledge and skills, and engage other professional stakeholders to collaborate rather than being authoritative experts (Perkins & Zimmerman, 1995; Zimmerman et al., 1992).

Empowerment theories encapsulate both process and outcomes, proposing that such structural activities and actions can be empowering, thus the outcome of those processes produce a level of empowerment (Zimmerman, 1995; Zimmerman et al., 1992; Nachshen, 2005). Therefore, the difference between empowering process and outcomes is imperative in understanding empowerment theory (Zimmerman, 1995; Zimmerman et al., 1992; Nachshen, 2005). According to Zimmerman et al., (1992), individuals undergoing the empowerment process can be through participating in an organizational system, and empowerment outcomes can be the results of the operation of the empowerment process. They postulated that, at the individual level of evaluation, psychological resilience involves recognizing one's perceived control and resourcefulness in response to specific situational demands. Thus, at the individual level, empowerment encompasses personal growth, the development of mastery, and perceived control over one's life circumstances.

For this study, an enquiry into an Empowerment Theory (ET) that provides an evaluative analysis of thoughts and behaviours of the individual is vital. Since the enquiry of this study is about the experiences and perceptions of woman beneficiaries participating in an empowerment programme through enterprise development interventions. In addition, the ET framework will allow for the interpretation of empowerment activities and their different levels of empowerment outcomes within their context. Joseph (2020) highlighted that most scholars view empowerment as a process of transforming and galvanising marginalised individuals. This suggests that individuals must intentionally respond to challenges (socioeconomic, family,

politics amongst others) that impact their lives (Joseph, 2020). ET does not have clear concepts or basic principles between researchers (Joseph, 2020). Since, this study is focused on the individual woman in a specific social context (TCB EDP) with its aim to transfer several empowerment outcomes to the woman, Zimmerman's theory of empowerment is deployed. Zimmerman highlights that ET is a fluid construct and that psychological empowerment varies for different needs and contexts and should not be confined to a unilateral operation outside of context specifics (Perkins & Zimmerman, 1995). Psychological empowerment varies upon situations, populations and developmental levels (Perkins & Zimmerman, 1995). Thus, a universal approach to empowerment evaluation may be insufficient in addressing diverse individual needs and contexts (FinMark Trust, 2010; Perkins & Zimmerman, 1995).

They postulated variations between **empowerment values, empowerment processes and empowerment outcomes** that are important in proving a distinctive and a clear evaluative framework (Cornwall, 2016; Perkins & Zimmerman, 1995). The framework cut across the individual, social context, and organisational analysis (Perkins & Zimmerman, 1995), which such are the variables of this study; the individual in an organisational programme (EDP woman beneficiary within TCB women empowerment programme) and in a social context (a mother from a previously disadvantaged background). In addition, while they acknowledge the interdependency of these constructs, they put more emphasis on the individual level of **Psychological Empowerment (PE) as the outcome to holistic interventions** (Zimmerman, 1995; Perkins & Zimmerman, 1995), which is a key empowerment focus of this study. The PE framework includes **intrapersonal, interactional, and behavioural elements** (Zimmerman, 1995; Perkins & Zimmerman, 1995). These elements are connected to the social practices of the habitus, encompassing perceptions, thoughts, and behaviours shaped within a specific social context (Bourdieu, 2004).

The **intrapersonal** element signifies how individuals perceive their capability to influence their social context and circumstances vital to them (Zimmerman, 1995; Zimmerman et al., 1992). It is a self-perception underpinned by perceived control over one's particular area of significance (Paulhus, 1983), independence, self-esteem, will power to exercise control, and perceived capability. Furthermore, it can also consist of perceptions regarding self-limitations in exercising control over one's environment and for coping with challenges. Such perceived limitations signify one's beliefs about their capability to influence people or their environment (Zimmerman et al., 1992).

The **interactional** element signifies to the interrelation between individuals in a social field that allow one to effectively control the social systems (Zimmerman et al., 1992; Wallerstein, 1994). It encompass self-awareness of one's knowledge, resources, and the interconnectedness of social variables, as well as the ability to navigate and engage within these dynamics. It is an element important to PE because it links self-perceptions about one's capability (intrapersonal element) with one's actions therein (behavioural element) (Zimmerman et al., 1992), culminating in one's habitus. The behavioural element of PE signifies actions in exerting will power within the social field through participation in the organizational systems and programmes (Zimmerman et al., 1992; Wallerstein, 1994). Participation in structured systems—such as self-help groups, political organizations, and service-based associations—facilitates engagement within collective and goal-oriented social programmes (Zimmerman et al., 1992; Wallerstein, 1994). In the context of this study, participation in an empowerment program facilitated by the organization TCB, and aimed at achieving multidimensional empowerment outcomes, played a central role.

2.5 Chapter Summary

The above theoretical framework chapter outlines an interdisciplinary framework using social constructionism, Bourdieu's concept of habitus, and empowerment theory to explore how women's experiences and perceptions in enterprise development programmes are shaped. Social constructionism emphasizes how language, culture, and social interaction shape individual realities and knowledge. Habitus (Bourdieu) explicate how internalized social structures influence behaviour, perceptions, and life choices within various social fields. Empowerment theory (Zimmerman) focuses on how participation in programs can enhance individual agency, awareness, and access to resources through psychological empowerment. The study uses a qualitative approach to understand women lived experiences, showing how subjective meaning, social context, and empowerment processes interact to influence their personal and economic development.

Chapter 3

Literature Review

3.1 Introduction

This literature review explores empowerment as a multidimensional and gendered process, the impact and limitations of enterprise development initiatives, and the need for context-specific, participatory approaches. It seeks to unpack how women beneficiaries of empowerment interventions perceive, experienced, and enacted participation within the constraints of socio-economic landscape. Furthermore, how microenterprise programmes can be better aligned with the lived realities and aspirations of diverse women beneficiaries. This review aims to critically examine how empowerment is conceptualized, implemented, and experienced, while also interrogating the extent to which existing programmes respond to the complex realities of women's lives. The concept of women's empowerment has gained significant prominence in global and national development discourses, particularly in the context of poverty alleviation and gender equity.

Emerging literature has highlighted the complexity and multidimensionality of empowerment, recognizing it not merely as economic participation or access to resources, but as a deeply contextual and socially constructed process influenced by cultural, political, and psychological dynamics (Fornalé & Cristani, 2023; Hunt, 2001; Utete & Mkhwanazi, 2025). Microenterprise development has been widely adopted as a strategy to promote women's economic empowerment globally and in South Africa.

3.2 Women Empowerment

In South Africa, the foundation of empowerment is anchored in the fulfilment of constitutionally protected human rights for both women and men (Chuene, 2021; Moyo & Francis, 2010; Utete & Mkhwanazi, 2025). The rights which are encompassed in the Bill of Rights of the Constitution of the Republic of South Africa (Chuene, 2021; Moyo & Francis, 2010). Therefore, women's rights are preserved in the human rights, in addition, the National Gender Framework was created to champion women empowerment in particular (Chuene, 2021; Utete & Mkhwanazi, 2025; Moyo & Francis, 2010). The framework was underpinned by fulfilling the direct specific needs of women and men to truly realize empowerment (Chuene, 2021; Moyo & Francis, 2010). Additionally, to formulate gender programmes informed by thorough understanding of women's specific and diverse needs (Chuene, 2021;

Moyo & Francis, 2010). Many scholars have asserted that further research is urgently needed to develop a discourse link between practice and praxis, to change the course of the concept of women empowerment (Chuene, 2021; Fornalé & Cristani, 2023; Van der Walddt et al., 2019; Utete & Mkhwanazi, 2025).

The Commission on the Status of Women (CSW) in the recent sixty-fourth session of the United Nations (UN) in 2020, brought to focus the urgent need to bolster synergy within sustainability and gender, highlighting core areas which women empowerment was one of them, to serve as a roadmap to revitalise the determination of the state regarding such issues (Chuene, 2021; Fornalé & Cristani, 2023; Utete & Mkhwanazi, 2025). The CSW called for women's complete participation and decision making in public life activities (Fornalé & Cristani, 2023). Therefore, for gender inequalities to be disentangles, contextual history, economic, culture, politics, knowledge and habits that influence power relations are to be identified for empowerment to be realized (Utete & Mkhwanazi, 2025; Fornalé & Cristani, 2023).

Empowerment is a widespread construct, and it is prevalent in developmental policies for women in poverty (Cornwall, 2016; Hunt, 2001). While empowerment is loosely viewed as a process of integration or participation, the political implications of its meaning cannot be ignored (Cornwall, 2016; Hunt, 2001). The empowerment of women is focused on getting power and control over their lives (OECD, 2022;). Thus, the interpretation or the root notion of empowerment is power (Fornalé & Cristani, 2023; Hunter, 2001). It involves creating awareness, building self-esteem and confidence, promotion of choice, more access and control of resources and the ability to challenge systems and institutions that reproduce inequality and gender discrimination (OECD, 2022; Van der Walddt et al., 2019; Cornwall, 2016). Only then gender equality and inclusion in the society can be realized (Van der Walddt et al., 2019). Rowlands (1997) defined women empowerment as a process where women are enabled to self-organize and exercise their independence to choose and control resources over subordination.

Women and men have different experiences, noting that the socio-economic and cultural conditions inform the perceptual values and merit which is gendered and grouped (Bryant & Pini, 2009; Utete & Mkhwanazi, 2025). In South Africa the state does not put effort in transforming masculine constructions in contemporary economies, thus women continue to be discriminated in current developments (Utete & Mkhwanazi, 2025; Tsheola, 2014). The relationship between gendered constructions and socio-economics influence households and

communities (Tsheola, 2014; Utete & Mkhwanazi, 2025). Building on this, Tsheola (2014) retorted that the false parting of women household life from the dominated masculine economic markets contradicts the women empowerment projects and its rhetoric. Therefore, to engage the complexities of gender empowerment is a multilevel approach that does not view empowerment as static but dynamic and context sensitive (Utete & Mkhwanazi, 2025; Syed, 2010). That is women empowerment is the development of both economic and non-economic life. A gendered and context appropriate focus is key to providing empowerment (Utete & Mkhwanazi, 2025; Syed, 2010).

Women empowerment implies that in addition to equal rights to health and education and access to opportunities and resource, women must be able to participate in leadership and decision making in social and political systems (Utete & Mkhwanazi, 2025; OECD, 2022). Therefore, power is a daily life experience within various intersectional systems. In understanding empowerment, Rowlands (1997) highlighted various forms of power such as power over (controlling power); power to (creating new opportunities); and power from within (self-acceptance and respect) (Hunt, 2001). Other scholars and feminists alike advocate for 'power from within' for women empowerment as necessary for gaining control and making decisions (Hunt, 2001). Arguing that empowerment must engage in the undoing of oppressive social constructions for women to self-affirm and enforce influence in matters concerning their lives (Hunt, 2001).

3.3 Micro Enterprise Development for Women Empowerment

In micro-enterprise development, the main target has said to be women in poverty, even though is a cohort with less probability of achieving noticeable increase in income or cost effectiveness of the programme (Utete & Mkhwanazi, 2025; Mayoux, 1995). According to Lenka and Agarwal, 63% of women naturally engage in small-scale enterprises within traditional industries such as retail and services, primarily due to the accessibility of operating informal, home-based businesses. Micro-enterprises promote empowerment by fostering impartiality, enhancing power and control, and enabling effective resource deployment (Agarwal & Lenka 2018; Utete & Mkhwanazi, 2025). Integrating social change and equity into the objectives of microenterprise programmes brings to focus empowerment as the core evaluation of success (Kantor, 2002; Utete & Mkhwanazi, 2025). Utete and Mkhwanazi (2025) and Kabeer (1995) posited that NGO interventions for transformation must be participatory and based on identified priorities and the needs of the individuals and not imposed NGO priorities, to a

population that is already voiceless to influence their process of development. A gender-sensitive mindset must be inculcated and deeply ingrained among all stakeholders to encourage the increased and sustainable participation of women in enterprise empowerment (Utete & Mkhwanazi, 2025). Noting EDPs are an effective method for addressing some direct needs for women, however, it will not resolve poverty and inequality (Mayoux, 1995). This critique suggest that enterprise empowerment is recognized as a key vehicle for achieving economic targets and driving innovation in South Africa, Utete and Mkhwanazi (2025) highlighted. Moreover, according to the National Development Plan (NDP) 2030, Small, Medium, and Micro Enterprises (SMMEs) are expected to generate 90% of new employment opportunities and are currently the largest contributors to employment in the country (Utete & Mkhwanazi, 2025).

3.4 Strategic Approaches to Enterprise-Based Empowerment

A plurality of literature emphasizes the various challenges and constraints that women encounter in the enterprise sector. Despite the existence of multiple institutional frameworks aimed at promoting women entrepreneurship in South Africa, their actual implementation at the grassroots level is largely ineffective (Chuene, 2021; Utete & Mkhwanazi, 2025; Thobejane, Swanepoel, Van Niekerk, & Van der Merwe, 2023). Kantor's (2002) microenterprise study in South Asia found that EDP had limitations in addressing women's specific needs. She highlighted that gender is not a mere variable, but a social construct embedded in socio-cultural phenomena that influence the degree to which a woman can achieve success. Globally including in South Africa, microenterprise empowerment for women has taken a vital role in gender policies and broader poverty alleviation (Chuene, 2021; Department of Small Business Development, 2023; Ryan, 2012). There is much literature about why women start microenterprises and macro challenges that impact enterprise performance (Agarwal & Lenka 2018; Utete & Mkhwanazi, 2025; Kantor, 2002).

A plurality of literature address socio-economic systems of inequality than individual behaviour as elements of influence of incomes (Chuene, 2021; Utete & Mkhwanazi, 2025; Agarwal & Lenka 2018; Mayoux, 1995). The programme activities are not focused on low incomes at an individual level, but on the arrangement of groups and associations of disenfranchised individuals for mutual collective support and impact of change on broader inequalities (Chuene, 2021; Jali, 2021; Phillips, Moos, & Nieman, 2014 Mayoux, 1995). The nature of associations and groups varies depending on agency but most of the agencies do not

assist on an individual level (Utete & Mkhwanazi, 2025; Mayoux, 1995). NGOs have various roles within the broad spectrum of enterprise women empowerment, some design projects, participatory frameworks, implementation and monitoring, while others are focused on gender issues (Chuene, 2021; Mayoux, 1995). Mensah and Benedict (2010) argue that in contrast to most African countries, apartheid has refuted South African Blacks opportunities of enterprise training and development which prevailed elsewhere excluding South Africa, producing generations of self-reliant and entrepreneurial households elsewhere. This has resulted in utter poverty and sense of apathy (Powell, Reddy, & Juan, 2016; Mensah & Benedict, 2010; Shale, 2009). Hence, enterprise development training can empower the poor, decrease dependence on the state, and ultimately alleviate poverty (Powell et al., 2016; Mensah, 2014; Mensah & Benedict, 2010).

A growing body of literature has explored the various process-oriented approaches to enterprise development as a pathway for women's empowerment. These approaches underscore the importance of multidimensional strategies that not only facilitate economic advancement but also challenge structural barriers to gender equality. Oxfam's review of its women's economic empowerment interventions, for instance, identifies several critical factors that contribute to the progressive realization of empowerment among women entrepreneurs. These include women's control over key aspects of enterprise such as management, marketing, and financial decision-making; improved access to training and capacity-building opportunities; heightened awareness of gender dynamics and inequalities; and the development of leadership and decision-making skills. Additionally, the review emphasizes the importance of strengthening women's networks across sectors and levels, promoting access to productive resources, and facilitating empowerment as a transformative process that encompasses both private and public spheres. This dual-level transformation is essential in addressing deeply rooted socio-cultural and socio-economic constraints (Utete & Mkhwanazi, 2025; Cornwall, 2016; Mayoux, 1995).

The factors discussed above reflect two distinct, yet often overlapping, conceptual approaches to the process of empowerment: the market approach and the empowerment approach. The market approach emphasizes economic participation, income generation, and access to markets as primary means through which women can gain autonomy and improve their social standing. In contrast, the empowerment approach adopts a more holistic lens, focusing not only on economic outcomes but also on transforming power relations, enhancing self-efficacy, and addressing structural inequalities at both the household and community levels.

3.4.1 The Market Approach

The **market approach** focuses on interventions on a macro level and integrate women to prevailing markets with no efforts to influence the markets (Chopra & Müller, 2016; Cornwall, 2016; Department of Planning, Monitoring and Evaluation, 2017; Taylor & Perezniето, 2014; Kabeer, 1999; Mayoux, 1995) . The market approach's focus on women entrepreneurs presumed to 'trickle-down' to more employment of women, contribution to diversity in the economy and upliftment of successful women entrepreneurs (Sharma, Dua, & Hatwal, 2012; Mayoux, 1995). In South Africa, approximately 67% of small businesses are the only source of income to the owners, which are mainly women (FinMark Trust, 2010; Statistics South Africa, 2021). Building on this, Asah and Hove-Sibanda (2025) reported that in South Africa, women-owned SMEs represent 21.1% of the sector, playing a significant role in employment generation, job creation, and, consequently, poverty alleviation. Even though women are the predominant owners of the small businesses, they are less likely to receive financial support than men (Asah & Hove-Sibanda, 2025; FinMark Trust, 2010).

The market approach emphasizes participation through economic activities, with the intended benefit of a 'trickle-out' effect to community members and a 'trickle-up' impact on broader systemic structures of power (Sharma, Dua, & Hatwal, 2012; Mayoux, 1995). The impact on poverty is presumed to be effective through 'trickle out' and 'trickle up', meaning, with the increase in income, vulnerability will decrease then empowered individuals will attest for change (Mayoux, 1995). The approach further engages in macro level inequalities particularly with challenges of local strategies (Cornwall, 2016; Mayoux, 1995; Department of Planning, Monitoring and Evaluation, 2017). This approach assumes that if women gain access to financial tools and markets, they will naturally uplift themselves economically.

3.4.2 The Empowerment Approach

Globally, **empowerment approach** has been visible in various NGOs, it is also diverse than the market approach, and has contentions among agencies (Moyo, 2022; Lennie, Hatcher, & Morgan, 2003; Mayoux, 1995). Its analysis is largely qualitative with much focus on empowerment impact on poverty and less on project cost effectiveness (Moyo, 2022; Lennie, Hatcher, & Morgan, 2003; Mayoux, 1995). Thus, the narrative that came out of the global NGO conferences and literature argued that agencies must focus on income generation should they be willing to adopt the business approach (Mayoux, 1995).

NGOs play a significant role as development agencies, and with improved donor funding they are challenged and conflicted to account to donors who are advocating the market approach (Moyo, 2022; Lennie, Hatcher, & Morgan, 2003; Mayoux, 1995). The need to converge empowerment approach and market approach was recommended for measurement towards accountability to stakeholders, particularly the donors in the prevailing competitive institutional and economic environment (Mayoux, 1995). Emphasis on commercial and managerial competencies on drawing empowerment approach towards the market approach was discussed (Mayoux, 1995; Khan & Ahmed, 2023; Isaacs, Strydom, & Mbukanma, 2022). Most income generation projects (empowerment approach) assumed to have had social impact, however they lacked economic and commercial outcomes (Cornwall, 2016; Mayoux, 1995). Globally a number of well-known NGOs have taken the broader approach, amid donor pressure for micro level economic account forcing agencies to narrow economic outcomes from the ground (Mayoux, 1995; ; Khan & Ahmed, 2023; Isaacs, Strydom, & Mbukanma, 2022).

Mayoux (1995) pointed that other NGOs and participants at the INTRAC conference on Gender and Micro-enterprise Development in Africa have tried a hybrid (broader) design differentiating between market approach (economic measurement) and empowerment approach (income generation for poverty alleviation). Such programme designs and outcomes will be distinct in their promotion, evaluation and target group (Mayoux, 1995; Khan & Ahmed, 2023; Isaacs, Strydom, & Mbukanma, 2022). Corroborating this perspective, Mukorera (2020) indicated that studies suggest a hybrid relationship where economic growth contributes to women empowerment in turn women empowerment contributes to economic productivity.

Although the two approaches differ in their developmental outcomes and methodological frameworks, they share a common reliance on economic and financial indicators of success. Additionally, both approaches tend to incorporate gender considerations tokenistically in the evaluation of performance outcomes (Mukorera, 2020; Kantor, 2002). This is primarily because the approaches do not consider the aspect of power and inequality into their framework of empirical analysis of success (Khan & Ahmed, 2023; Mukorera, 2020; Kantor, 2002). Thus, this limitation undermines the fundamental knowledge and dynamics behind women's participation in enterprise empowerment (Shohel et al., 2021; Kantor, 2002).

3.5 Barriers to Women's Participation in Enterprise Empowerment

3.5.1 Lack of Enterprise/Entrepreneurial Attitude

A comprehensive understanding of the success of enterprise empowerment programmes necessitates first exploring the factors that contribute to their ineffectiveness. A body of research found that individual intentions and resilience underpin the success or failure of entrepreneurial endeavours (McNaughton, 2017; Ahmed et al., 2022; Luthans et al., 2015; Renko et al., 2021; Zhao & Wibowo, 2021; Zhou et al., 2021) . They reported that resilience, optimism, and self-efficacy are viewed as synonymous constructs.

Expanding on this, Kamara (2004) reported that the major difficulties to enterprise development (empowerment programme) emanates from the **mindset of the individuals participating in the programme**. The beneficiaries do not view their ventures as enterprises or businesses, and they lack confidence. Beneficiaries are hesitant to look for markets or expand and even establish their enterprises. Morris (2023) further supports this view by showing how growth mindset training can facilitate entrepreneurial resilience in overcoming the challenges of business prevalent in some rural communities, thus developing entrepreneurial autonomy. Moreover, Nguyen and Pham (2025) indicated that individual attitudes, like self-efficacy and goal oriented, is pivotal in participants' inclination to engage in enterprise development programmes. Moreover, Sharma and Sharma (2021) highlight that psychological empowerment augments innovation capabilities, which are imperative for enterprise development and sustainability. Together, these findings propose that addressing the mindset and psychological factors of participants is pivotal in improving the effectiveness of empowerment programs. Individual beneficiaries regularly accepted capacity building programmes offered by various empowerment/development programmes, however, they do not follow through to start businesses due to a lack of confidence and willingness attitude (Kamara, 2004; Morris, 2023; Nguyen & Pham, 2025; Sharma & Sharma, 2021).

3.5.2 Pursuing Enterprise in the Context of Poverty

According to Mayoux (1995), and as supported by Utete and Mkhwanazi (2025) as well as Cloete, Maistry, and Singh (2023), it is evident that most of poor women are rather interested in stable well-paying employment than the instability of individual entrepreneurship. Expanding on this, Kamara (2004) noted that individuals participated in such programmes because of lack of other alternatives, and it was just a temporary survival activity while waiting for something better to surface. A Department of Planning, Monitoring and Evaluation (2017)

study on South African entrepreneurship in townships and rural areas highlighted that participants that become successful were keen to be entrepreneurs without being obliged to participate in developmental programmes.

The significant participation of women in enterprise development is largely driven by desperation resulting from limited livelihood alternatives, rather than by deliberate or strategic entrepreneurial intent (Mayoux, 1995; Utete and Mkhwanazi, 2025; Cloete et al., 2023). The women beneficiaries are forced to whatever market economy available, while they are much aware of the limitations they are confronted with (Mayoux, 1995). This is largely due to the fact that individual actors in developing countries operate under conditions of poverty, making them reluctant to taking risks, which pose a contradiction to the entrepreneurship requirement part of the empowerment programmes (Kamara, 2004; Utete and Mkhwanazi, 2025). Thus, making individual beneficiaries to adopt a short-term view due to the need to survive. Women have competing and conflicting motivations for participating in economic empowerment programmes, which are increasing or making income for independence amid the lack of viable opportunities (Sharma, Dua, & Hatwal, 2012; Utete and Mkhwanazi, 2025; Mayoux, 1995).

3.5.3 Constraints Arising from Gendered Roles

Building on this, women face multiple household responsibilities, such as family caregiving, which are deeply rooted in cultural norms. These responsibilities often place a disproportionate burden on their time, thereby hindering their enterprise endeavours (Utete and Mkhwanazi, 2025). Moreover, EDP add on to women beneficiary's workload without generating a corresponding increase in income (Kamau, 2017; Sharma, Dua, & Hatwal, 2012; Mayoux, 1995). When women work for income, they still assume most of the households' responsibilities, they work twice a day unlike man who tend to focus on market and less on households' activities (Utete and Mkhwanazi, 2025; Cloete et al., 2023; Kantor, 2002). This is due to their high demand of households' responsibilities, women experience significant time poverty which in turn limit their capacity to engage in income generation efforts (Kanau, 2017). Inasmuch as women are keen to confront their circumstances to secure an income through the programmes, given their social position, they are unable to accept risks when benefits are not certain and stable (Kanau, 2017; Kautonen, Van Gelderen, & Fink, 2015; Karlan, Knight, & Udry, 2014; Mayoux, 1995).

3.5.4 Inadequate Engagement with Women Beneficiaries on Context-Specific Needs

Research on women empowerment in South African discovered that information, material, financial and social resources are among the lacking requirements for women empowerment (Moyo & Francis, 2010; Nhleko, Msomi & Ogunsola, 2023; Asaleye & Strydom, 2023). They highlighted the need for women to be consulted and to participate in the stages of the development intervention for their concerns to be directly addressed (Moyo & Francis, 2010; Saleh et al., 2022; Alaji & Shefer, 2025). Such involvement is likely to enhance beneficiaries' understanding of and appreciation of the interventions. Therefore, for empowerment programme to be effective, there is a need for grassroots participation to effectively mobilise all stakeholders involved (Utete and Mkhwanazi, 2025; Cornwall, 2016; Moyo & Francis, 2010). They also noted that consultative participation will aid women's self-esteem and boost their potential.

Furthermore, economic empowerment interventions are essential for women to achieve meaningful and sustainable empowerment (Utete and Mkhwanazi, 2025; Roy & Bhattacharya, 2013; Moyo & Francis, 2010). Empowerment is a multidimensional process that encompasses the holistic development of an individual. Economic self-reliance serves as a foundation for personal independence, which in turn facilitates meaningful empowerment (Utete and Mkhwanazi, 2025; Roy & Bhattacharya, 2013). Women's concerns should be integrated into the design and implementation of enterprise programmes. Consequently, the form of empowerment achieved will need to be context-specific and aligned with the objectives of the particular programme (Alaji & Shefer, 2025; Utete and Mkhwanazi, 2025; Sharma, et al., 2012).

3.6 The Efficacy of Women Enterprise Empowerment Programmes

Roy and Bhattacharya (2013) in their study of micro enterprise and women empowerment of Badarpur Development Block in Karimganj District (India), where there is large scale poverty and unemployment, have discovered that Self Help Group programmes provided by NGOs and government were beneficial to the poor. Women's participation in microenterprise activities provided opportunities for their overall development, thus, studies have concluded that there is a direct connection between participation in microenterprise activities and the empowerment of woman (Schultz, Ebewo, Mmako, 2024; UN Women, 2024; Roy & Bhattacharya, 2013). Similarly, Kamau (2017) study of women empowerment through enterprise development in

Kenya found that women's enterprise growth had significant impact on the growth of women, thus, greatly empowered women. When women are financially independent even without educational qualifications, through enterprise participation they can end poverty cycles (Kamau, 2017; Ngubane, 2024; Nethengwe & Mnisi, 2024; UN Women, 2024). Expanding on this, Kanayo's (2021) study of female entrepreneurship success in South Africa (Agricultural Sector) highlighted that to empower women's businessperson in addition to business training to achieve transformational change, programmes are to address innate psychological and social limitations experienced by women. These findings indicate that while financial access is necessary, it is not sufficient on its own to ensure the comprehensive development and empowerment of women (Kanayo, 2021; Mukorera, 2020).

While research has noted some successes of enterprise development in other contexts where women make use of their limited resources and deliberately seek opportunities for change (Schultz et al., 2024; UN Women, 2024). Sharma, Dua, and Hatwal (2012) critiqued that the success of women in empowerment was often observed irrespective of the specific programmes implemented. They argued that enterprise development programmes as an alternative for success to broader change of inequality, must be demonstrated and not assumed. It had been addressed that the success of the programmes has benefited the better-off women rather than poorer women, the poorer women had less significant success (Sharma, Dua, & Hatwal, 2012; Mayoux, 1995; Malinga, 2016; Ratshivhand, 2024). This is due to the potential costs of the participation of a poor woman, thus, the interventions are biased towards the women that are better-off within the poor (Sharma, Dua, & Hatwal, 2012; Mayoux, 1995; Malinga, 2016). Extending this argument, Ratshivhand (2024) highlighted the substantial urban-rural disproportions in empowerment outcomes, with poorer rural women experiencing less success from empowerment programmes compared to their better-off urban counterparts.

Whether microenterprise programmes should be adjusted for better success, or whether the programmes alone can be expected to address the multidimensional aims assumed in their rhetoric remains uncertain (Sharma, Dua, & Hatwal, 2012). This stems from the poverty context that the enterprise empowerment programmes are conducting activities in. Financial constraints faced by the participants continue to represent a significant barrier. It is also important to note that the empowerment approach of income generation to reduce poverty without other business and managerial skills, will have minimum and unsustainable impact (Kamara, 2004; Kanayo, 2021; Mukorera, 2020). While it is a challenge for enterprise programs to address such multidimensional barriers, it is important for agencies to carefully

consider beneficiary selection, as interventions may not be appropriate for every potential participant. In addition, not every person is inclined to entrepreneurship or is an entrepreneur. The programme objectives, whether aimed at economic development (targeting individuals with entrepreneurial willpower) or income generation (broader empowerment interventions focusing on individual awareness), should be explicitly communicated to the beneficiaries.

Kantor (2002) and Langworthy (2024) cautioned that in the evaluation of microenterprise empowerment success, it is imperative to consider success in the context of gender. They contested that gender context specific influenced by socio-culture and economic constraints affect enterprise development. Thus, women gendered experiences in identifying sources of challenges are imperative to direct programme interventions accordingly (Kantor, 2002). Traditional assessments often overlook the distinct challenges and opportunities experienced by women in enterprises, resulting in incomplete or misguided conclusions about programme effectiveness (Langworthy, 2024).

3.7 The Influence of Gendered Habitus on the Efficacy of Enterprise Empowerment

Bourdieu was concerned about how gendered norms shaped inequality and became an embodiment, therefore, reproducing social inequalities, in particular gender inequality (Thorpe, 2009; McNay; 1999; Jenkins, 2002). The social construction of masculinity and femininity prescribe the perceptions of the body, shapes the body, the habitual expression and identity an individual assume through the body. For Bourdieu dispositions makes up gendered habitus, an individual 's earlier experiences framing the present expressions (Thorpe, 2009; McNay; 1999; Jenkins, 2002).

The social practices of the habitus become embodied practices, meaning we are gendered in the ways of movement and behaving in a social interaction (Ruyters, 2012; Brown, 2010; Holt, 2008; Lignier, 2020; Rafanell, 2023). That is, it may not be natural or usual for women to embody masculine practices or dispositions or acquire certain developmental skills identified as masculine (Ruyters, 2012; Lignier, 2020; Rafanell, 2023). Which influences complex correlations between individual perceptions and motivation regarding competencies within a gendered interaction informing self-concept (Ruyters, 2012; Lignier, 2020; Rafanell, 2023). Self-concept is an individual's perception of him or herself (Ruyters, 2012). Expanding on this concept, Ruyters (2012) research observed how boys are more forthcoming in certain sporting abilities than girls, postulating that girls may have not been aware of their abilities, not confident of their abilities, chose to restrain themselves, not feeling good enough, thoughts of

non-importance of their abilities. Gender is significantly internalized, and its experiences are expressed across environments intertwined with social structures and power dynamics (Bryant & Pini, 2009; Lignier, 2020; Rafanell, 2023).

3.8 Chapter Summary

It is evident from the literature that women's ambitions and perceived needs are conflicting and complex, thus, the urgent economic needs are primarily accomplished through challenging broader structural issues (Sharma, et al., 2012; Kabeer, 2016; Cornwall & Rivas, 2015; Agarwal, 2018). Issues that women may partly know and unable to challenge even with the intervention of an empowerment programme (Sharma, et al., 2012). Moreover, women's needs vary and may necessitate tailored approaches and differentiated microenterprise support. (Sharma, et al., 2012; Kabeer, 2016; Cornwall & Rivas, 2015; Agarwal, 2018).

This chapter has examined the evolving discourse on women's empowerment, with a particular focus on its articulation within enterprise development initiatives. While empowerment is often promoted as a central pillar of poverty alleviation and gender equity, the literature underscores that prevailing programme designs tend to reduce it to economic participation, frequently neglecting the broader social, cultural, and psychological dimensions that shape women lived experiences. Evidence suggests that many interventions fail to engage with the complexities of gendered power relations, intersectional constraints, and the nuanced motivations of women participants. As such, empowerment initiatives that rely on uniform models and income-centric outcomes risk overlooking the internal, transformative processes necessary for sustained agency and autonomy. This chapter has highlighted the importance of adopting a context-sensitive, gender-responsive, and multidimensional approach to empowerment—one that recognizes both material and non-material indicators of change.

Nevertheless, OECD (2022) has identified six criteria (relevance, coherence, effectiveness, efficiency, impact, and sustainability) as guidelines for development agencies of policy, strategy, programme, project or activity. They provide a framework of merit for the programme in making evaluative decisions. They propose a gender lens and differential experiences within a social and intersectional context. Hence the aim of this study is to explore such differential experiences. Research suggest that empowerment should be operationalised as a process and a product, nonmaterial and material due to the involvement of internal change and increased awareness (Kantor, 2002; Avelino et al., 2019; Cattaneo & Chapman, 2010). Thus, the usual evaluation and monitoring frameworks of measuring change based on performance of

predetermined targets of material change will not be sufficient in measuring nonmaterial change (OECD, 2022).

Chapter 4

Methodology

4.1 Introduction

This chapter describes the methods used to explore the perceptions and experiences of women beneficiaries participating in an enterprise empowerment programme. It presents the research design and approach, followed by an explanation of the research paradigm underpinning the study. The chapter also details the sampling procedures and participant cohort, data collection methods, data analysis techniques, and the ethical considerations observed throughout the research process. The aim is to ensure transparency, reliability, and validity of the research findings, thereby augmenting the overall credibility of the study.

4.2 Research Design

The qualitative research design of this study grants insights into emotional, social, and experimental experiences (Minhat, 2015). As the research aims to understand the perceptions and experiences of women beneficiary participation in an enterprise development programme; thus, qualitative design was suitable because its purpose is to describe and interpret phenomena from individuals' point of view (Mohajan, 2018). In addition, it allows for the thematic analysis, interpretations and synthesis of perceptions and experiences across various contexts; individual, social and institutional. Given the nature of qualitative inquiry design, the participants are at liberty to direct their narratives not the narrative of a researcher. Thus, the narratives expressed by the participants are used as units for analysis, interpretation and reporting. This is imperative because the women participants of this study are from previously disadvantaged backgrounds, thus they are often subjugated by dominating sociocultural discourses against their own constructions (Willig & Rogers, 2017).

Notwithstanding, truth value will be established and consistency in language, concepts, and methodological procedures will be maintained to ensure the overall quality of the study (Earnest, 2020). In alignment with Lincoln and Guba's criteria for establishing trustworthiness in qualitative research, this study will ensure credibility by integrating relevant literature to

support and contextualize the findings. Dependability will be maintained through methodological and analytical coherence, alongside ongoing reflexivity. Confirmability will be addressed by grounding data analysis in participants' direct quotations, allowing their voices to remain central to the interpretation process. Finally, transferability will be supported through thick, rich descriptions of the research context and detailed profiles of the women participants, enabling readers to assess the applicability of the findings to other settings (Earnest, 2020).

4.3 Research Paradigm

Depending on the aim and purpose of a study, researchers adopt different paradigms; therefore, it is essential to select a paradigm that aligns with the research objectives (Pervin & Mokhtar, 2023). This study adopts an interpretive approach, which is grounded in the belief that truth and knowledge are subjective and shaped by individuals lived experiences (Pervin & Mokhtar, 2023; Mwenda, 2017; Wiesner, 2022). It is based on the premise that social reality is constructed through human interactions within a social and cultural context, making it particularly relevant for studies exploring human behaviour in such environments (Bhattacharjee, 2012).

Aligned with a qualitative, social constructivist stance, this study focuses on the perceptions and experiences of women participating in an empowerment programme, as mediated through language and meaning. Interpretive analysis is appropriate here due to its context-specific and holistic orientation, which seeks to understand phenomena from the perspective of those experiencing them (Bhattacharjee, 2012). This paradigm supports the study's aim to explore individual-level experiences and perceptions, thereby allowing for the construction of meaning through the participants' narratives and perspectives. Ultimately, the interpretive paradigm reinforces the study's qualitative and exploratory nature by focusing on the subjective social realities of the participants.

4.4 Sample of Participants

The sampling technique that was used is purposive sampling, as to identify women individuals with relevant knowledge and experience to the research question. It was convenient because the participants were accessible for research purposes. The study is made up of eleven participants, specialised individuals with relevant knowledge and experience. Because the participant group is relatively homogeneous, an initial sample of ten interviews provides a reasonable baseline for reaching data saturation. In line with the recommendation by Francis et al. (2010), data collection will continue until three consecutive interviews yield no new

themes, confirming saturation. The selected Non-profit Organization (NPO) provider for Enterprise Development Program is Taking Care of Business (TCB), where the participants were invited to participate. Permission was requested and granted by the head office to conduct research involving participants from the TCB branches in Cape Town, Durban and East London. The Johannesburg branch was excluded due to participants familiarity with the researcher.

The eleven participants across provinces were categorized into three cohorts; (1) five which were active beneficiary participants in the programme (2) five which completed the programme and are only active participants as ambassadors (3) and one participant exited the programme. Of the eleven participants, six are from Cape Town, three from Durban and two from East London respectively. Having collected data from women participants in various geographical locations, enabled me to witness the impact of the TCB enterprise development programme on their women participants.

The inclusion criteria were that the women must currently be a beneficiary of the TCB ED programme, or have completed/graduated the TCB ED programme, or have started then exited the TCB programme after some time of being a participant. The women should at minimum have the capacity to converse in English. The participants were selected on their availability and willingness to participate.

The purpose and aims of the study (this can be found in Appendix C) were broadcasted to the women participants during their daily morning meetings at TCB at their respective locations. And those that were interested in participating were advised to inform the branch administrator who will in turn communicate with me accordingly. For cohort three women (those who exited the programme), text messages regarding the study were sent out and only one woman requested to be contacted by the researcher. All the women selected an online option for interviews. For both cohorts one (active beneficiaries) and two (active graduates ambassadors) women were given access to a private boardroom at TCB, Wi-Fi access on their cell phones and others on a laptop. While for cohort three woman I purchased her an hour data for a WhatsApp video interview.

The below are brief profiles of the participants to give the reader some contextual insight about the women that were interviewed. The aim is to provide the reader with closer view to the participant. Their status before participating in the empowerment program, their motivations that influenced their decisions to participate at the TCB empowerment program. Furthermore,

outside of the TCB ED programme and issues of unemployment and economic difficulties, these women are mothers, wives and care givers to their communities.

4.4.1 The Participants

To protect the identities of the participants all names used below are pseudonyms. The purposive sampling procedure of this research posed limitations in omitting identifiable information that can be identified by the organization. However, to the reader, the women's details are anonymised.

Noma. Noma is a 31-year-old, married woman and a mother of one child. She is originally from Eastern Cape, and currently resides in Gugulethu, Cape Town. She was a cleaner prior to becoming a beneficiary at TCB. She was not happy with cleaning job, so she was looking to do something else. She subsequently left her cleaning job to start a small business selling perfumes. Before becoming a cleaner, she was a tourism monitor in Cape Town and selling on the side. While selling perfumes, she then learned about TCB from seeing other woman who were selling clothes from the institution. Noma is still a participant of the TCB program, Cape Town branch.

Khosi: Like Noma Khosi is also originally from Eastern Cape, she is 37 years single mother of two children, living in Cape Town. She was a general worker at Shoprite and lost her employment due to covid-19. Her sisters who were beneficiaries at TCB, told her about TCB and she was not interested because she wanted a job not a school programme. After much convincing from her sisters, she acceded and enrolled. Khosi is still a participant of the TCP program, Cape Town branch.

P3: Fikile. She is a 40-year-old mother of three children, married and she lives in Cape Town. She used to work a while back, though mostly she has been running a small business selling meaty bones, tupperware and clothes from various outlets. She was introduced to TCB by her friend because she was already running a trading business. Fikile is still a participant of the TCB program, Cape Town branch.

Zinhle is 52-year-old mother of two. She used to work a while back and she resigned. She was pleased she left because she always had love for business and selling, which made her to be involved in community work. She learned about TCB through other women who came to her stall where she does trade. The women told her about TCB woman empowerment program, which she said she grasped the opportunity in haste, made an application, then later she was

accepted. She said that though she had her own stall where she was selling, being at TCB has made a huge difference. Zinhle is still a participant of the TCB program, Durban branch.

Nonhle is a single mother to one child, 47 years of age. She resides in East London currently, relocated from Cape Town where she was previously employed. Nonhle had a long career in financial and insurance industry in various sales positions. Due to the nature of her job she found it stressful and overwhelming, thus resigned. She took her retirement package and started a business which is something she had wanted to do and is passionate about. She started an informal money lending business, selling wigs and hair extensions at a small scale. The business failed, her clients did not return the money, at times she was scammed. While she was leaving off her savings and without income, the funds ran out and she could no longer afford to pay rent for her apartment and to sustain herself and her son. She decided to return to her hometown, East London and moved in with her mother together with her son. She struggled to find a permanent job in East London, which she then started selling avon, tupperware and tablecharm products for income which was not sufficient to cover her needs. Although her mother supported her with her pension, she was saddened by her situation. She then recalled that her friend used to sell clothes back in Cape Town and told her about TCB. She contacted her for details, applications for Cape Town were closed, but East London was open. She applied and kept following with TCB until she was eventually invited for the recruitment process. Nonhle is still a participant of the TCB program, East London branch.

Thandie is a mother and 43-year-old. She is originally from Port Elizabeth and moved to Cape Town Khayelitsha in 2009. She worked as a domestic worker and lost her employment due to covid. To survive she started selling yogurts and snoke fish. After a year of running her small business, her friend told her about TCB, which she was very keen to go through the recruitment process. And she would arrive earlier than the usual time and worked hard to make it through the program. When she made it, she said it was a breakthrough for her because of her challenging background. The TCB program was an opportunity for her to make a living. She finished the two-year program, and she is currently an ambassador of the TCB program, Cape Town branch.

Kuhle resides in Gugulethu, Cape Town. She is 46 years mother. She heard about TCB from friends while was unemployed for more than five years. As a result, she had depression. She thought to herself why not go and check the place to see what it has to offer. When she arrived, she learned than it is not a job, but you get stock and make income through the process. Moreso,

the personal support that came with the program made her to enrol because she did not only needed money, also emotional support. Kuhle finished her two-year program, and she is currently an ambassador of the program in Cape Town branch.

Busie is a mother of 3 boys, 37-year-old. Before TCB she worked as a sales agent at a financial institution. She could not cope with the demands of the job and being a parent to her three children. She resigned and started a business of selling clothes from various shops. She learned about TCB from social media, through Facebook when lady was giving a testimonial about how the program changed her life. And she then went online to apply. Busie has finished her two-year program and is currently an ambassador at TCB, Durban branch.

Rose is a 40-year-old mother of 5 children, married. She was unemployed before becoming a participant at TCB, but she had been selling. She learned about TCB from a lady who was about to finish her program at TCB. The lady asked Rose if she was interested in furthering her studies to obtain Grade 12 and to learn about business. Which appealed to Rose because she wanted to do business studies beyond Grade 12 since she dropped out of Unisa. Rose finished her two-year program, and she is currently an ambassador at TCB, Durban branch.

Teboho is 46-year-old mother, separated with the father of her son. She had since been unemployed and been running a small business. She goes to factories in Cape Town and PE to buy kids shoes to sell. She learned about TCB from her friend. Teboho was very interested because she has been selling for a while, and she already had a client base. She liked the TCB program because she would have one place to stock variety of products and not have to travel to other places which was costly. Teboho has finished her two-year program, and she is currently an ambassador at TCB, East London branch.

Catherine is 41-year-old, married with two children. She has a degree in Construction Management, studied in Cape Town. She learned about TCB from her sister-in-law who was participant of TCB in the East London branch, where Cathrine grew up. She went to TCB because she was unemployed, although she has been selling avon to keep herself busy. During covid, her husband was retrenched then they were in a desperate situation, and both could not find employment. She exited the program after 18 months, she was a participant at TCB, Cape Town branch.

The interviews were semi-structured and somewhat varied in terms of the direction of the conversation, thus limited biographical information. Participants were asked to start the conversation by briefly telling the researcher about themselves and how they had come to know

about TCB – see Appendix A). Subsequently, all the participants proceeded to answer the core interview questions in Appendix A, ensuring consistency across the data collection process.

4.5 Data Collection Procedures

The data was collected through interviews, as a method to gather reportable known knowledge (Holstein and Gubrium, 2004). Interviews are effective in reference to exploring perceptions, experiences, beliefs, and insights that will otherwise not be uncovered in a list of questionnaires (Minhat, 2015; ATLAS.ti, n.d.; Verywell Mind, 2023). The study analyses perspectives and experiences of women beneficiaries participating in a TCB enterprise development programme. The perspectives and experiences given in relation to the rendered empowerment impact on their personal lives, social lives, including their occupational lives. The method of obtaining such experiences was through in-depth interview format guided by a semi-structured interview schedule (see **Appendix A**). An in-depth semi-structured interview is proposed for this study because it is an open-ended and exploratory form of getting detailed accounts from an individual (Minhat, 2015; Barriball & While 1994). The aim of this study is to explore in depth women beneficiaries' perspectives and experiences of participating in the EDP. A semi-structured interview schedule was developed to ask the participants to think about their experiences in retrospect and reflect on their experiences and perceptions about their participations in the TCB enterprise programme. To establish rapport with the participants, general questions regarding where they come from, their brief biographical profiles, and how did they come to learn about TCB and become participants were explored. Then follow-up questions were on why they applied to become participants of the TCB programme, how was the journey, their ups and downs, the impact of the overall programme on their lives and their views thereof (see Appendix A). The interview schedule was used mainly as a guideline, not structured questions for the participant to answer.

After receiving ethics clearance from Human Research Ethics Committee at the University of the Witwatersrand, TCB was informed to begin to present the study to their beneficiaries. Due to Protection of Personal Information Act, TCB could not give me access to the participants details to present the research. The participants were informed about the purpose of the research during their morning meetings, wherefore the study information sheets (see Appendix C) were printed and distributed. This activity was over a period of a week to ensure that plurality of women beneficiaries were aware of the research. The presentation of the research during morning meetings was for cohort one (active beneficiaries/participants of the programme) and

cohort two (beneficiaries/participants who completed/graduated the programme) but still active in the programme as ambassadors. Therefore, for cohort three (exited beneficiaries/participants those who did not finish the programme) were sent messages informing them about the study, hence, only one woman volunteered to be contacted by the researcher for an interview.

Due to the qualitative nature of the research nine participants was the initial quota for this study, thus, each TCB branch was informed by the researcher to take three participants per branch, one from each cohort on a first come, first serve basis. The participants that gave consent to participate, their details were shared with the researcher. A total of eleven participants were received, then interview dates and times scheduled based on their attendance/volunteering days at their respective TCB branches. A total of six participants are from Cape Town branch; three participants from cohort one, two participants from cohort two and one participant from cohort three. A total of three participants are from Durban branch: one participant from cohort one and two participants from cohort two. Lastly, a total of two participants are from East London branch: one participant from cohort one and the other from cohort two.

In Cape Town and East London branches, participants were allocated a private boardroom and access to Wi-Fi on their mobile devices to enable WhatsApp video call with the researcher, while at the Durban branch a laptop with zoom access was set up in a private boardroom. For the cohort three individual, the researcher contacted her, an information sheet and consent forms were emailed to her, she gave oral consent before the interview. Furthermore, the researcher purchased her a 1GB of data which costed R42, in order to cover for data cost for the WhatsApp video interview. All the interviews were conducted online through Zoom and WhatsApp video platforms.

The interviews commenced with general commentaries about their day activities, weather patterns etc. to establish rapport. Then, participants were asked to tell the researcher briefly about themselves (biography), then moving on to the interview schedule. The interviews time ranged from thirty minutes to fifty minutes.

In line with the research question and theoretical frameworks, necessary extracts were selected accordingly and transcribed in a denaturalized approach. Denaturalized transcription is faithful to spoken language, though it can make speech unfamiliar, there is no objective and privileged position to transcribing speech (Bucholtz, 2000). Since the study is grounded in a social constructionist and interpretivist paradigm, where the women participants' perspectives and experiences constructed realities are central, denaturalized transcription will enable the

regulation of what is being said rather than how it is being said. Thus, making it more suited with thematic and interpretive methods of analysis (Oliver, Serovich, & Mason, 2005). Inasmuch as denaturalization approach attempts word for word depiction of speech, it is more about the informational content of the interview, perceptions and meanings articulated during the interview, and less to do with how it was articulated or involuntary vocalizations (Oliver et al., 2005; Oliver, Serovich, & Mason, 2005). The focus of this study is the emic perspectives, that is the insider's perspective, the perspectives and experiences that are constructed from their participation in an empowerment program. Therefore, by removing non-essential verbal elements and focusing on clarity, this approach enhances the readability and interpretability of transcripts, without distorting the core message or emotional content conveyed (Oliver, Serovich, & Mason, 2005).

4.6 Data Analysis

Social constructionist emphasised the need to demonstrate rigour and robustness, thus the analysis in this study has been carried out systematically and the interpretation therefore has been soundly argued to demonstrate 'trustworthiness' (Burr & Dick, 2017).

The selected transcribed extracts from the interviews make up the study's data representation, unit of analysis and interpretation. The data was analysed using Braun and Clarke (2006) six phase guide to Thematic Analysis (TA): familiarisation with the data, generating initial codes, searching for themes, reviewing themes, defining and naming themes, and lastly producing the report (Braun & Clarke, 2006). I thoroughly familiarised myself with the dataset, I coded, then collated the interesting features of the dataset, then the collated codes were used to generate potential themes, moreover, I ensured that the themes work in relation to the coded extracts and the entire dataset, ongoing analysis to refine the specifics of each theme and what the overall story of the analysis tells while generating clear definitions and labels for each theme, final analysis and compelling extracts relevant to the research questions and literature were determined as a result (Braun & Clarke, 2006).

Results will be used to produce scholarly research report. Braun and Clarke (2019) reiterated that the general method of reflexive TA inasmuch as is theoretically flexible, its iterations underscore particular knowledge assumptions that are theoretically and methodologically somewhat constrained. The process of coding demanded constant reflection by the researcher in interrogating the underlying assumptions that are emerging during coding and interpretation of the data (Braun & Clarke, 2019). Thus, themes were generated through subjective analytical

outcome of the coding process (Braun & Clarke, 2019). Themes are not already contained in the data waiting to be found, rather patterns of shared meaning reinforced by an overarching concept that binds the ideas together (Braun & Clarke, 2013; Braun & Clarke, 2019).

An inductive approach was used when analysing the data, themes that were identified were linked directly to the interviews (Braun & Clarke, 2006). Furthermore, the themes were analysed on both semantic and latent levels. Direct and explicit reports from the participants were analysed and further interpretations drawn from theoretical literature for broader sociohistorical phenomena to add a richer understanding of the data. Since, attitudes, beliefs, thoughts, and perceptions are derived from interactions with individual and others in a social context (Phillips, 2023). The historical principles become the product of the existing mode of being (Bourdieu, 2004). For the context of this study, it is important to consider gender-related social norms and power dynamics on the reportable data because it affects individuals differently (OECD, 2022).

In accordance with the first step of doing thematic analysis, repeated reading of the text afforded me an opportunity to pay attention to data within the framework of the interview context and theoretical frameworks. This socio cognitive process assisted me to engage with written text to mentally make connections to theory and answers to the research questions. That is categorization of different forms of empowerment, its values, empowerment processes and the outcomes of empowerment. The socially constructed phenomena of perceptions and experiences lead me into the evaluations of the participants dispositions before coming into the program, the adjustment in their behaviour and the acquired perceptions.

In line with Braun and Clarke (2019), to code for reliability, the development of themes from familiarization with data or from interview questions is the start. In my case, the pre-determined themes were developed through familiarization with the data. I began to identify, copy and paste relevant extracts from each participant data into a particular pre-determined theme. After segmenting all the extracts to their matching theme or pre-determined themes, I then analysed the meaning making of the data extracts and coded them accordingly. That is in each pre-determined theme, there is coding for or multiple codes for one theme , multiple codes are normal during the process of coding reliability method for consistency (Braun & Clarke, 2019).

This was done on a word document template of two tables: one side labelled extracted data, and the other side labelled coded for. All the extracts had a serial coding (e.g. P1: Noma C1, P2: Zinhle C2), pseudo names and cohort number for ease of reference, and context (Bryman,

2001). Furthermore, from each individual data transcript, only selected data extract that linked to the study's pre-determined themes and codes was extracted. Thus, means not all the entire transcribed data set was used for the research report. The repeated reading of text while extracting and matching them into pre-determined themes and coded accordingly enabled me to concentrate and analyse the data to focus on findings that provide empirical insight into foci of the research. Throughout the coding process I was oscillating back and forth evaluating my interpretative assumptions of the codes. Furthermore, the outcome of coding informed the development of overarching themes.

4.7 Ethical Considerations

Ethical considerations pertaining to this study was reviewed by the Human Research Ethics Committee (non-medical) of the University of the Witwatersrand. Thus, ethical clearance was received from the Humanities Ethics Committee of the University of the Witwatersrand. Even though the participants do fall under vulnerable population, necessary deliberation was considered to ensure that their participation does not compromise their relationship with the NPO. Therefore, no identifying information was referred to in the research report. In addition, references to specific actors/employees' names of the NPO that the participants mentioned was omitted.

The information sheet (see Appendix C) was given to all the participants, and an informed consent (see Appendix D) was received from all participants, except from one participant who had exited the program, however she gave an oral consent on record. All the interviews were conducted online.

The type of questions and setup of the interview was designed in a manner that does not inflict any physical or psychological harm on the participant. It was emphasised that withdrawing from participation will not be held against them in any way. In case of any emotional distress, as part of the TCB program, participants have access to a counsellor. They were also provided with SADAG and LifeLine counselling numbers (see Appendix E) which was included in the participant information sheet.

Moreover, during the interview proceedings, steps were taken to verify that participants were participating voluntarily and without any form of coercion. An informed consent was verbally explained, and the consent forms asked to be signed accordingly if it was not signed before the interview commenced. The participants were asked to hand their consent forms to the branch administrator who then scanned and emailed through the forms to the researcher. The

participants were explicitly informed that the research project is for a MA project (school/academic project), and it is not sponsored by TCB nor does the researcher a sponsor for TCB. It was further discussed that their participation on the research has no contractual barring on their involvement with TCB. Furthermore, the participants were informed about ethical issues regarding the research, confidentiality, and anonymity prior to the interview. And that all interviews will be voice-recorded on a password protected phone. All the interviews will be transcribed verbatim afterward and stored in a password-protected laptop. They were informed that the data will only be assessed by the researcher and research supervisor. Moreso, that they will not be identified in the report. In addition, they can discontinue the interview at any stage without any consequences.

4.8 Chapter Summary

This study employs a qualitative research design grounded in an interpretative research paradigm, which prioritizes understanding the subjective perceptions and experiences of participants involved in an enterprise empowerment programme. The women participants were selected through purposive sampling based on key variables relevant to the study's objectives. Data collection was conducted via semi-structured interviews, enabling rich, in-depth exploration of participants' experiences while allowing flexibility to probe and uncover emerging themes. Thematic analysis was employed for data analysis, following established qualitative procedures to identify, analyse, and report patterns within the data. Ethical considerations were central to the research process, with informed consent obtained from all participants, confidentiality assured, and adherence to institutional ethical guidelines throughout the study.

Chapter 5

Coding Process

As Braun and Clarke (2019) explain, thematic analysis involves a reflective engagement with data, shaped by the intersection of the researcher's subjectivity and the data itself. This process of data representation requires ongoing critical evaluation and informed theorization to ensure depth and coherence in the analysis.

See below an illustration of the extraction and coding process:

Figure 1: Sample data extract, with codes applied

Data Extract	Coded For
<i>P1,C1: I am not working let me do business.</i> <i>P5,C2: I took my package to start a business, wanted to do something I was passionate about, to be self-employed.</i>	Narratives on the motivations for enrolling into the program, either through unemployment or desire for self-employment. Entrepreneurial capital.
<i>P1: TCB there is sisterhood, was coming from eastern cape, I was broke, exchanging stock with each other ladies. December business good, January went down, then the sisterhood, got invited to sell at the market, now I am selling.</i> <i>P2: There is sisterhood, even if you come here not well, something comes out of your shoulders because of signing, prayer, we are like kids here, sometimes don't want to go back home, you forget your problems when you are at tcb, the reality comes when you leave you are reminded that there is no food at home. We are sisters here.</i> <i>P3: Socializing with others, we are taught sisterhood, we are to look out for one another and not expose each other about our hardships.</i>	Talks about the sense of deep positive connection and feeling of being supported within the ecosystem (individual beneficiaries and agency actors).

After pre-determining themes, collating and coding, I then started to think rigorously about the thematic themes that will unite the codes together. The process that included adjusting and combining codes. My thought process in generating themes was informed by context specific of the participants meaning, meaning making and theory. That lead to the readjustment of the pre-determined themes into themes that are united by shared meaning, not shared topic. In line with Braun and Clarke (2019), qualitative data analysis is about the interpretation of told narratives, generating, and not finding of the truth. Thus, requires continuous thoughtfulness and reflection of data, resulting in themes that are actively developed and not passively developed (Braun & Clarke, 2019).

According to Braun and Clarke (2006) 's recommendation, during this phase of sorting various codes into themes and subthemes I have used a visual representation or mind map. In my coding of the data, I analysed the participants' agency or motivations in participating in an empowerment program, their assumed expectations of the program and what in turn they have experienced. The program's various empowerment processes, subsequently the participants' perceptions of the program's empowerments outcome and its impact.

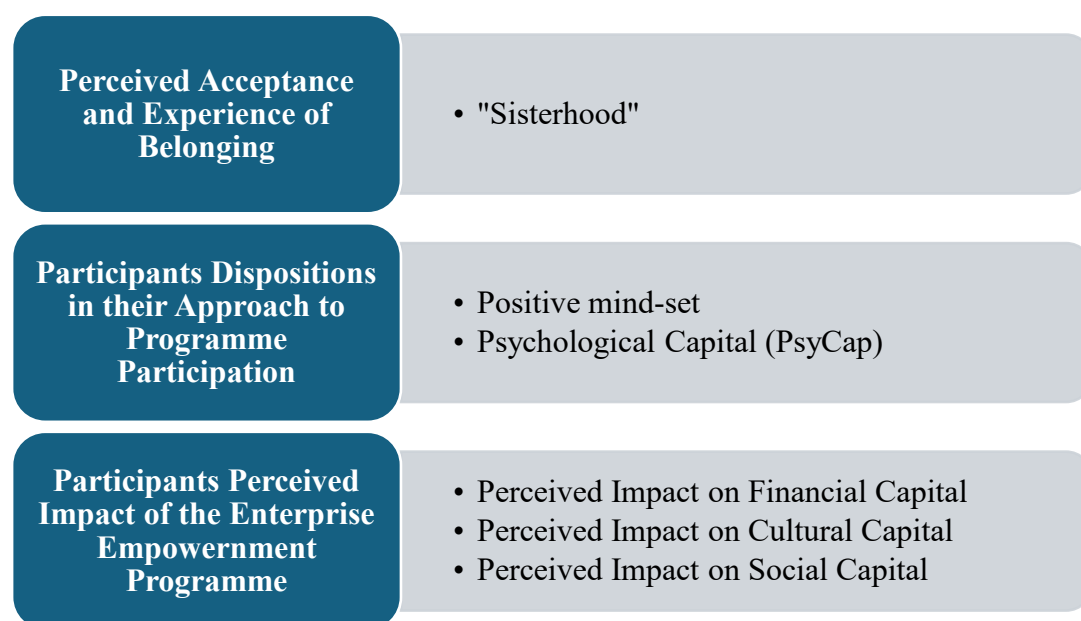
Figure 2: Visual Depiction of The Preliminary Thematic Mapping:

Talks about expectations that the program was business focused, and the challenges of balancing the business approach and the formalised empowerment approach.	• The learning empowerment aspect of the program came as a discovery (welcomed and unwelcomed). • Expected the program to be business/market focused.
Motivation for participating in the program	• Started business because of the desire for self-employment • Started business because of unemployment
Household/extended help is required to manage.	• Support of various forms like money, childcare, assisting with the business, and psychosocial support. • Talk about household/extended support being a catalyst for entrepreneurial endeavours. And meet the demands of the program and to manage female gender roles.
Narratives about self-regulation for survival.	• Developing a positive mind-set • Dispositions and psychological shift to socialise and succeed within the ecosystem • Sticking it out, not giving up and seeing it through to the end.
Narratives about the psychosocial aspects of the program.	• Psychological safety • Organizational Interrelations and its impact (positive/negative) on psychological wellbeing. • Interrelations with fellow participants and its impact (positive/negative) on psychological wellbeing.
Training and Development.	• Skills development through experiential learning, interactional learning and accredited education. • Narratives about an integration of learned skills: Business, Financial, Life, Social, Communication/Language which developed self-esteem "I CAN".
Financial/Business/Psychological/Social Independence.	• Talks about the previous inability to fulfil their personal, family and social needs, which has changed to the ability to make and carry out important decisions by oneself. • Narratives about how the ability to earn an income through business made it possible to attain psychological/social independences.
Narratives about readiness to take risks.	• The need for psychological resilience to take financial risks, mental risks, emotional risks, physical risks and social risks. • Talks about the sacrifices and compromises that one will have to endure.

Subsequent to my preliminary identification and coding process of thematic mapping from the data set, I continued with a refining process of the identified themes to establish integration and coherence. In addition to the former process of determining whether the overarching and sub-themes were satisfactory to the sound argument, and attest to the relevancy of the research questions, to theory, and literature at large. I therefore, further explored the data extracts from each preliminary theme, and questioned the degree to which some extracts can fit/add into other preliminary themes through an interrogation of their meaning and context ('goodness-of-fit') (Collins et al., 1993). The process which ultimately reduced the number of preliminary themes, thus, discarding those preliminary themes that their codes were integrated in other themes.

This above activity was in two folds of review: in the first fold I precisely questioned the coded data extracts for coherency and relevance. That meant re-reading categorized extracts of all preliminary themes. Those extracts that were good to fit in other themes I integrated accordingly, thus their identified themes were discarded. The second fold of review I focused on the entire data set, for overall coherency and relevance to the research question. Which lead me in to revising some themes that did not seem to present a correct depiction of the research questions. Those themes that were regarded as problematic in relation to the coherency of their corresponding extracts were revised/renamed to holistically and accurately reflect the key ideas that were evidential in the data. From that phase of refinement and review, a final thematic depiction (see Figure 3) was created.

Figure 3: Key Themes



Chapter 6

Findings and Discussions

6.1 Introduction

This chapter presents the findings derived from participants' narratives constructions, incorporating direct excerpts from the data to centre their lived experiences. The analysis is further augmented through integration with relevant literature, providing a contextualized understanding of the themes that emerged. The narratives highlight participants' motivations for engaging in the enterprise empowerment programme and offer detailed accounts of their perceived experiences. These accounts reveal how participants construct their perceptions of empowerment and describe the strategies they employed to navigate the complex, multilayered factors influencing their participation.

Through this process, the chapter seeks to capture key themes related to participants perceived experiences and the meanings they derived from those experiences. Particular attention is given to the psychological factors that influenced their engagement in the empowerment programme. Furthermore, the chapter explores the impact of programme participation on various aspects of their lives, both personal and socio-economic. This includes shifts in identity, agency, and aspirations, as well as broader changes in household dynamics and community roles. By highlighting these dimensions, the analysis aims to offer a comprehensive understanding of how empowerment is experienced, interpreted, and enacted by the participants.

6.2 The prospect of income generation as a primary factor influencing women's participation in the Enterprise Development Programme

The participants reported a plurality of motivations for joining the Enterprise Development Programme, with income generation amidst high unemployment and rising cost of living emerging as key reasons for their participation. The participants were familiar with the concept of informal business or micro enterprising, thus it presents an accessible market for those who are motivated to pursue entrepreneurial opportunities. Hence, it was essential to explore their perceptions of participation in a formalised micro-enterprise programme. Therefore, in explicating their perceptions and experiences of participation in enterprise empowerment programme, I will start by contextualizing the study through the market approach and the empowerment approach to enterprise development programme.

Employment and income generation are the primary determinants for individuals living in poverty (Kehler, 2001; Utete and Mkhwanazi, 2025). The primary goals of empowerment and transformation process incorporate the enabling of socio-economic development and progression, furthermore, to enhance the standard of living of the historically disadvantaged people, in particular women in poverty (Kehler, 2001; Utete and Mkhwanazi, 2025). Though, the realities of many women in South Africa still determined by other intersectional ties including gender with regards to access to resources and opportunities (Kehler, 2001; Utete and Mkhwanazi, 2025).

Women are mainly susceptible in the workplace for retrenchments that affect them more so than their male counterparts. Because women are defined through their manifold responsibilities of care work, ‘breadwinners’, and reproductive roles. This translates into multivariant challenges of cost of living, thus, the feminisation of poverty rather than women’s socio-economic empowerment and upliftment (Kehler, 2001; Chuene, 2021; Utete & Mkhwanazi, 2025; Moyo & Francis, 2010). Thus, it was agreed by multistakeholder agencies and government as discussed in the introduction of this study that enterprise development for women is the solution to poverty alleviation (Mayoux, 1995; Chuene, 2021; Utete & Mkhwanazi, 2025). The fundamental assumption is that the professionalisation of enterprise development will contribute to income generation of previously disadvantaged women (Mayoux, 1995). *Noma: ...Before TCB I was working as a cleaner, it was not me working there, was working because I have a son so let me work...Before I was doing tourism monitor in capetown, then I was still doing business while I was working, selling perfumes, getting customers in the taxis, in the morning I get a customer in the bus then I say there is life in business, even if I am not working let me do business. Even after the contract will end, will be looking for work then while I am working will be doing business also...*

Khosi: ...I was not working because of covid, prior to covid I worked for Shoprite as a general worker. My sisters told me about tcb, I was not interested because they were saying there are classes because I wanted income, what do I do with knowledge without income...

Busie: ... No, lucky for me before coming I had lost my job. Before I had a good job. I come from a financial background, financial workplace. It was stressfully; I was working as a sales agent. Because is sales driven environment I found it hard to juggle

that life and being a mom to this 3 boys, so I ended up resigning and was at home. When I was home I was looking for not so pricy this, so was going to shops that provided good quality stuff and I thought if other woman can do this why cant I do this...

Kuhle: ...I heard about tcb from friends, was not working for couple of years, was depressed, was not working for five years...

Catherine: ...Before I went to TCB was during covid in 2021, was unemployed and then my sister inlaw told me about tcb, she is in East London where I grew up. And currently I am in cape town, that's where I studied here. So, she introduced me to tcb, she said listen sister if you want to be in the business. She knew I was selling avon just to keep busy. So now due to scarcity during covid, people got retrenched, there was no employment that much especially in my field of study, construction. So now she introduced me to tcb, I said ok let me just try this, it was 2021...

The excerpts above illustrate that situational factors, particularly unemployment and the need for income generation, were among the primary motivations influencing women's participation in the Enterprise Development Programme. Even though, increased levels of women participation in the informal enterprise can mostly be a desperate attempt due to few options to earn a living, rather than a deliberate choice. On the other hand, there are women who perceive informal enterprise as a viable option for economic advancement and entrepreneurship. The informal sector was widely regarded as a functional entry point into entrepreneurship and a means of achieving financial independence.

6.3 Perceived Acceptance and Experience of Belonging - “Sisterhood”

One of the major themes that emerged in the study is the concept of “sisterhood”, which suggest a sense or feeling of deep positive connection or belonging to others in a particular environment. The formalisation and the setting up of the empowerment programmes through social associations and grouping provides a social ecosystem that is underpinned by somewhat collective intentions and goals that produces social reciprocity. Therefore, proving an element of camaraderie among its participants and being part of a notable course. Connecting oneself into the fabric of a social field; individuals, spaces, and objects is a sense of belonging (Hagerty et al., 1992). As Maslow (1954) postulated that belonging is an essential human need, ordering it third base in his hierarchy. Hagerty et al., (1992) define sense of belonging as the experience of personal participation in a system or environment resulting in the individual feeling themselves to be an important part of that system or environment. They indicated that within

the fraternity of psychiatry, regular statements from clients such as “I don’t fit anywhere...I don’t feel important...I am not part of anything...” are prevalent. An impetus that is attributed by psychological concepts like hopelessness, alienation and so forth, Hagerty et al., (1992) highlighted.

Allen et al., (2021) defined a sense of belonging as “the subjective feeling of deep connection with social groups, physical places, and individual and collective experiences [and it] is a fundamental human need that predicts numerous mental, physical, social, economic, and behavioural outcomes” (p. 87). They underscored that an intense sense of belonging can lead to resilience, increase human health for people and societies at large. Since the TCB enterprise development programme operate and function similar to a school system, I draw from El Zaatari and Maalouf (2022) on their review of how Bronfenbrenner Bio-ecological System Theory comprehensively explains how sense of belonging is developed. Students in this case are the TCB women participants and school being the TCB ecosystem.

El Zaatari and Maalouf (2022) stated that the construction of a feeling of belonging at school arises due to the different interactions involving students and the school’s ecological environment in a given period. Highlighting the role of PPCT framework (Process, Person, Context, and Time). The process includes the proximity of interactions between students (participants) and their ecological system (TCB), a person denotes to the active role of students (participants) in inducing their progress (determined criteria of the empowerment programme). The context comprises the school’s (TCB) ecological systems. A system may be a relationship, an organization, and an environment which may be organic or social (Hagerty et al., 1992). While time denotes to related events. Their review foci the significant proximal engagements and relations (in the case of this study is participating in programme) that happen in an environment microsystem, thus having a notable role in developing students’ sense of belonging. To further contextualize the TCB enterprise development programme in relation to PPCT framework, TCB programme is a process of personal and economic empowerment, to women participants in this case, within a structured systems of facilitated learning and development, over a period of two years. The woman attends in person classes, workshops and engagements with different stakeholder agencies, the women volunteer at the NPO as part of the programme to gain experience within the corporate running of TCB business, while managing their businesses in the marketplace. Therefore, in line with the understanding that for any individual development to transpire, interaction between personal characteristics within the environment in a given period of time precede belonging (Bronfenbrenner, 1989). Thus,

for the empirical referents, the following affective sense of belonging were stated by participants:

Noma, a 31-year-old, narrated the support she received from the programme, how other women would assist her in her business by giving her stock and inviting her to other markets where they were selling, and the active concern expressed by the agency when her business is not operating well. Therefore, assisting her with stock without her purchasing it, so that she can resuscitate her business. Thus, making her feel to be an important and valued member of the system.

Noma: TCB there is sisterhood, was coming from Eastern Cape, I was broke...Exchanging stock with each other...If you are not shopping, they ask why you are not shopping, then you tell I am from home I don't have money; they say come take some clothes and sell to make profit and come back to stock...December business good, January went down, then the sisterhood, got invited to sell at the market, now I am selling...

Fikile, a 40-year-old participant expressed that interacting with other women is what helped her the most in the programme. From her narrative of sisterhood, she perceived it as being protected and accepted (“*looking out for one another and not exposing each other*”) by the environment concerning her circumstances which produced sense of emotional safety. Safety in a sense of feeling respected and shielded, not only the absence of danger (Zaatari & Maalouf, 2022). Emotional safety is one of the key developmental components of belonging (Henry et al., 2021; Haugen et al., 2019).

Fikile: ...Socializing with others, we are taught sisterhood, we are to look out for one another and not expose each other about our hardships...

Furthermore, Kuhle, a 46-year-old perceived her experience of her social interaction with other beneficiaries as siblings, however of a notable positive affect. The deep connection which resulted in positive outcomes both psychologically and spiritually.

Kuhle: ...To be here with other ladies: it feels like you have brothers and sisters you never had before. From 9 o'clock we allowed to sing and pray, someone will share the word of God. That helps a lot because from that prayer you cover a lot of things and you start your day better because there are many challenges. Like after I was an ambassador I lost my mother I was lost, one of our managers would ask me every day

how I am doing, she called me to her office to ask how am I feeling. She booked me to grief counselling...

Belonging is a vital element of identity and object relation, and sense of belonging is not only attributed to one's family, but to community, society and to a particular culture (Hagerty et al., 1992). The participants' constructions of their perceptions about sisterhood from their experiences, are therefore their empirical narratives outlining features of sense of belonging.

Khosi, a 37-year-old narrated her experience of feeling welcomed from the first day she encountered the physical location, and how the people were friendly towards her. Furthermore, how she could relate to the place and the people deeper because her dialect was used when she was interviewed. Allen et al., (2021) highlighted that in social environments, individuals who are stimulated to belong will enthusiastically look for connections of commonalities with others. Therefore, connecting with a place, their culture or ethnic background, or other producers of belonging.

Before participating in the programme Khosi was not interested, she had to be convinced by her sisters because she was unemployed and in search for employment. She knew what the programme entailed, cause her sisters who were part of the programme they told her, but she was not interested in attending classes but only to acquire income.

Khosi : And everyone was friendly when I came for the open day..., I was comfortable cause I was interviewed in xhosa, and spoke about my life, I was excited when I went home.... There is sisterhood, even if you come here not well, something comes out of your shoulders because of signing, prayer, we are like kids here, sometimes don't want to go back home, you forget your problems when you are at tcb, the reality comes when you leave you are reminded that there is no food at home...

Plurality of the membership system is the interconnection through such kinds of social associations, which includes class, race, religion, and sociodemographic features (Allen et al., 2021). The impact she perceived as sisterhood is the love, care and support from the programme and other stakeholders within the ecosystem. Moreso, her experiences resulted in some positive psychological, physical and spiritual benefits. The deep connection she had as she clearly narrated is the connection with that particular social environment and its agents. Thus, she calls it home, and the desire of not wanting to leave the atmosphere that she deeply feels connected to. Furthermore, she highlighted the feeling of not wanting to go to home, which suggest an

opposite of her perceived experiences of positive affect psychologically, socially, physically and spiritually at her physical home.

She further explicated that her home is a reminder of her problems noting to lack of food. Noting that being at the TCB ecosystem does not resolve her lack of food at home, however, due to the deep connection she has with the social field, she is mentally relieved of her burdens of poverty. Moreso, she associated sense of connection with healing, some emotional relief which produces psychological upliftment, and perceived freedom. Anant (1966) postulated that there is a missing conceptual connection of belonging to mental health and mental illness from an interrelation viewpoint. Thus, belonging as a mental health phenomenon has not been broadly studied (Hagerty et al., 1992). Like Rose excerpt below narrating her frustrations about some beneficiaries' hostile behaviours within the social field, thus creating an uncondusive environment that reinforce psychological damage. She perceived that the environment required psychological safety, acceptance and belonging since the beneficiaries are previously victimized and in need for an environment that will facilitate their healing and restoration.

Rose : ...Because you need that in this environment where people are victims of the past, where some are Ms know it all and they go on top of people and break them. While they are here to heal, repair, make progress, and you go around and make all these damages. I am not the one to go to the offices to name and shame. Unfortunately, it has damaged others, and chased others away from the institution...

Words such as sisterhood and home were closely linked when constructing their perceived fit and value experiencing/experienced in the programme. Hagerty et al., (1992) have outlined fit and value as the two dimensions of sense of belonging, fit denoting an individual's perception of complimenting the system and value as the experience of feeling accepted.

In addition, Busie, a 37-year-old narrated how her experience of the programme was valuable by listing the actors within the ecosystem that made it possible. Hence, summing her experience of the people and the environment as second place like home.

Busie: ...Is an awesome program, with hands on mentors, life coaches, management and the support of management is out of this world. They are basically like people that are like second place that you call home...

The experience of social support enables one to believe that she is cared for, loved, valued and esteemed, thus a member of a network of collective responsibility (Lindgren, 1990), thus, Busie described the support as significant.

Kuhle: ...Even after sharing we were still loving them and treating them normal, we don't say what they went through before. This is like a healing place. In here is all in one, if you believe in God, you feel like God is in this place...

Hagerty et al., (1992) postulated that belonging is to be viewed from the perspective of psychology (feelings or perceptions, an individual's experience of importance in relation to an object)), sociological perspective (member of a system or group) , physical perspective (possessing a thing like object, place, person), and spiritual perspectives (denotes to metaphysical relation with a place or being in a universal dimension). Consequently, the narratives of the participants' experiences in participating in the ED programme's perceptions of sense of belonging are evident in their constructions, thus meaning making correlating to their psychological, social, physical, and spiritually outcomes.

The caveat is participation in activities or proximity does not inevitably create sense of belonging, though more aligned to the concept of belonging sociologically. As presented by the two participants Rose and Catherine, it is probable for individuals to experience gestures of belonging and not include vital qualities of the concept of belonging. This is a notable factor to contemplate upon, as it is possible to observe active participation from participants, while internally they are experiencing insufficiencies in sense of belonging (Hagerty et al.,1992). Rose highlighted significant difficulties she experienced in the programme, however since there are other benefits she perceived, she persevered even though she did not experience a sense of belonging as per the features the concept of sense of belonging suggest. Similarly to Catherine, a 41-year-old highlighted race as an element that created separation from the coloured individuals, thus creating inequality not "sisterhood" sense of belonging. Social connection within the field underscore similar and shared collective features of interests, dispositions, experiences and demographics respectively (Claridge, 2018). As Rose perceived an element of age difference as factor behind bullying.

Rose: Here, they don't have age restriction. I am in my 40s, about turn 40, there are people who were born in 1995 here, 1993. We don't think the same, so there is hostility in the corridors that management is not aware of, and there is a lot of bullying that management is not aware of. You find yourself esteem taking a big knock. And you

ask yourself why you came in the first place, then you tell yourself that you will stay. You do benefit but along these two years is very hard, it is very hard... Because you need that in this environment where people are victims of the past, where some are Ms know it all and they go on top of people and break them. While they are here to heal, repair, make progress, and you go around and make all these damages. I am not the one to go to the offices to name and shame. Unfortunately, it has damaged others, and chased others away from the institution...

Furthermore, to Rose narratives about sense of disconnection due to different dispositions within the social environment alluding to age. She identified the cohort as victims of the past that seeks an environment of emancipation not subjugation by the other younger beneficiaries. Hagerty et al., (1992) made reference to Kestenberg and Kestenberg (1988) research by underscoring that troubled soldier identified feelings of rejection, uprooted, psychologically severed. Furthermore, that the survivors of Holocaust reported that they did not feel that they belong in various levels of country, social group, or age. Since there is already a sense of victimhood and brokenness, Rose perceived the behaviours of the other younger beneficiaries as damaging to those that are already severed and in need for a space of recovery.

Catherine: Is the equality, the equality, they are preaching about sisterhood and equality but there is no such, it applies only when it suits them. For an example the ladies that are working there, the Coloured employees. When they know Truworths stock was coming they will WhatsApp their friends' coloureds beneficiaries. "Listen tomorrow there gonna be some nice stuff, some kids stuff, so you better come here". For us who are not friends with them we will be surprised, we just come randomly to shop as normal...

Therefore, since sense of belonging consequence mental, physical, social, economic and behavioural outcomes, Moreso, as a subjective feeling of deep connection influenced by features of collective experiences across intersectionality within the social environment, the elements of the concept can produce the opposite inasmuch. Thus, sense of belonging cannot only be assumed by behavioural observation of participation, it must also be vocalised or stated by the individual interpellated in the collective system (Hagerty et al., 1992). It is evident from Catherine's strong constructions that the lack of "sisterhood" sense of belonging created disparities.

In conclusion, a sense of belonging refers to an individual's subjective perception and emotional experience of feeling deeply connected and accepted within a particular social environment. Feeling welcomed, supported, and valued within the empowerment programme fostered their sense of connectedness, which enhanced their motivation and confidence to participate. The participants narratives encompass both the internal feelings of attachment and inclusion within the TCB ecosystem. Building on this, they described their interpretation or meaning (sisterhood) of the relationships and the social contexts. As a psychological construct, this sense of belonging plays a critical role in shaping motivation, engagement, and well-being, particularly in settings where social support and acceptance influence participation and persistence (Baumeister & Leary, 1995).

In addition, sociocultural experiences of such habitus influence the perceptions of belonging or lack of therein. Therefore, making belonging a key construct in human development with the impetus of health, dispositions and experiences. The theoretical evaluation of the features and the development of sense of belonging consents researchers, agencies of empowerment programmes and its stakeholders at large to engage with the phenomenon and to further develop knowledge base to design relevant and efficient empowerment applications within the participants they aim to empower.

6.4 Participants dispositions in their approach to participation

As discussed in the theoretical framework of the habitus, the concept encapsulates an individual's dispositions and competencies that contributes to an acquired action (Crossley, 2001). Since the social fields co-create social contexts from which habits and way of being and becoming is internalized, individuals' habits become predominant when they enter a new social field (Leander, 2009). Hence, until the required disposition to the new field is acquired, the prevailing dispositions appear peculiar or out of tune (Leander, 2009). Thus, the change or adaptation of relative habitus to the new social field is to be acquired. The overall perceptions of the beneficiaries about the programme is that it is significantly challenging to one's predisposition. As a result, the other key theme that emerged was on ways of surviving the pressures and hardships, to maintain participation and complete the programme. One must have a positive mind-set.

6.4.1 Positive mind-set

Contemporary academics and thought leaders are largely recognizing the significant power of a mindset, the attitudes, beliefs, thoughts that influence perceptions and experiences of one's

existence (Donaldson & Villalobos, 2024; Korber & McNaughton, 2017; Kamara, 2004). In this theme of adopting a positive mindset, it means acquiring attitudes, beliefs and thoughts that are optimistic, future based view of desired outcomes, where difficulties are viewed as opportunities to one's development. These are the constructs of the participants on the demands of the empowerment programme required of them with regards to their dispositions.

Noma elaborated the importance of having and maintaining a positive attitude during her journey in the programme. Explaining that when she is positive, there is social reciprocity and good results regarding stock which influence her income. The meaning that Noma is making of positive attitude and its consequence to economic outcome, therefore enforce her to internally regulate her state of unconducive disposition even though the external circumstances negatively influence her accordingly.

Noma: ...You have to be positive, if you are negative, if you are positive you will get good stuff, don't have negative attitude, being positive is the key... Sometimes, even if you are not in a mood, you must be in the mood, not matter even if you have stress...

Like Noma, Fikile views a positive mind-set as an element that will keep her in the programme, pointing that those that are negative they don't stay in the programme. Furthermore, she contrasted the way she was when she entered the programme, and what she had to become to continue participation in the programme. She noted that she started to change and perceive matters differently, more so, that it is her responsibility to adapt, change, collaborate and align to what the social context required. The contrast of mind (dispositions) before and after is interesting to note the dichotomy of positive and negative with regards to the perceptions of participating in the programme.

Fikile...I started to change, seeing thing differently. Is my responsibility to take things positively, the people that are negative drop out. I take what I have been taught I take things positively. Its about a person 's mindset. It starts with you, you can't force a horse to drink. Other people don't have that mind...

The focus on one's future as means to overcome current challenges and to transmute those challenges to opportunity for growth is evident with Thandie. She underscored that the importance of one's "why" as means of mind regulation when the journey becomes hard is fundamental. Pointing to the initial reasons for enrolling into the programme are vital in anchoring and reviving the mind.

Thandie: ... Where do I want to see myself, my family, my livelihood. I need to work hard to achieve my goals, I can still go back to school. Think your future...

Furthermore, Kuhle had similar perspectives on the significance of one's perceptions, though she did not mention the word mind-set in navigating challenges of participating in the programme, she narrated that the programme is not a job, thus one is to be proactive and not be apathetic, in addition, not to be depended on family and partners. She pointed that if it was a job, one will endure. Her perspective suggests that it is one's perception of the challenge of the programme that is a key, in turn, noting other mind-sets that enables the lack of overcoming.

Kuhle: ...Remember this is not a job. So most of them is laziness. And they like to depend on other people like family members and boyfriends. Because if you were working for a white man you will be going there 5 days...

Similarly, to Rose, it is all a matter of a perspective influenced by one's thoughts ("because one will think this program is not successful, and it is successful is just the candidates that come through sometimes don't really have clear objectives") and to Teboho, it is the faulty thinking that makes the programme seem impossible ("Things have steps, they forget what brought them to tcb, that they have to work hard. They think things will work overnight.") and not perceiving that it is a process that requires diligent action. Kuhle, Rose and Teboho's constructions on some of the reasons why other fellow participants failed or are failing to complete the programme are similar to what Kamara (2004) reported, that due to scarcity or poverty participants don't take risks thus posing a contradiction to the enterprise requirement of the empowerment programmes. Hence the immediate need to survive becomes a short-term view and not a long-term view as per what the above participants suggest. Furthermore, Mayoux (1995) and Kamara (2004) pointed to the desperate need for survival in addition to limited options as a driver for some women to participate in enterprise development, similarly to what Rose narrated that some candidates do not have clear objectives in participating in the programme.

Rose: ...It takes a lot of passion to do this business... One will be waiting for other opportunities, and they come here to pass time not with the intention to stay in the program. That damages the dignity of the program...

Further to Rose's narrative, passion from a psychological standpoint is a compelling disposition toward an activity that an individual deems important and is worth an investment of one's time and energy (Vallerand, 2008). Her constructions corroborate with Kamara (2004) who noted

that to other participants participating in such programmes, it a temporary survival activity while waiting for something better to come.

Among many multidimensional challenges Busie experienced in the programme like plurality of her fellow beneficiaries; the starting of a new business without prior formal business experience, the discipline it required which she needed to learn, time constraints between the programme and home life, managing money in terms of stock for business and still have some for households needs, risking the money you have to buy stock without any guarantee that you will make sales, her son 's school grades decreasing due to her inability to be available to help him with his school work - since she was predominantly at TCB attending to the programme, marketplace running the business, thus when she eventually arrives at home she is exhausted. Kanau (2017) described the above phenomena particularly households and gender role demand upon women while having to generate income as "time poor". Amidst numerous strategies she used to navigate the challenges, she concluded that having a positive mindset, that is resounding herself that participating in the programme is what she wants to do and its beneficial contribution to her desired life was her focus.

Researcher: How did you overcome; what are the things that helped you to navigate?

Busie: ...Mmmm, mmmm, I had to refocus my priorities, just regroup and restructure my life and my time. I then got a diary to manage my time effectively. I had to get a helper, someone to assist especially on weekends. The support of the mentors from tcb, especially you find that some months are good and some months are not. Having a positive mindset that this is what I want to do. To have a positive outlook of my life...

According to Donaldson and Villalobos (2024), prevailing findings on positive psychology suggest that acquiring and sustaining a positive mindset is fundamental to the success of organizational interventions and practices.

Catherine mainly had negative experiences in her perceptions. Even though she exited the programme, it was after 18 months which was towards the end tail of the programme. And her perception was to keep trying and finish what she has started, nothing other benefits like coaching and mentoring as her take away from the programme. Her excerpts below indicate some of her experiences. Notably, she viewed her perception as different from those of the other beneficiaries. Resulting them from her education background and previous knowledge she brought into the programme. Finally, concluding that her mindset may have informed her perceptions which she was not willing to adjust. Such dispositions which she was not willing

to adjust, produced cognitive dissonance that contributed to much of her frustrations. While she battled with introducing another conflicting mindset of some positives that came with the programme and her perceptions of what and how the programme is supposed to be managed according to her beliefs.

Catherine: ...Sometimes I will be so frustrated. And my friends and colleagues will say don't give up. So, I don't know because since I went to school, there is a lot that I know. I don't know weather is because I know how the NGO operates or is the mentality that I have. So, there are lot of things that I was not happy about ...

Much of the constructions regarding mindsets from the participants is further influenced by the coaching programme put in place by the organization with the intent to psychologically resource the beneficiaries. That is, instead of them focusing on the problems or difficulties, they develop psychological skills to persevere, more so, to develop dispositions for survival. Donaldson and Villalobos, (2024) posited that positive mindset is a function of perseverance, resulting in Psychological Capital (PsyCap). Coaching and mentoring skills programme aims to assist the beneficiaries to have a mental shift from dysfunctional state into resourceful state. Which in turn fulfils the programme's empowerment objectives on a personal approach. The recent science and practice within the auspices of positive psychology stipulates an added approach that encompasses an understanding of both deficits and strengths (Donaldson & Villalobos, 2024).

PsyCap interventions involve an array of activities and strategies, from goal setting, training and coaching and positive psychology practises such as mindfulness exercises, reflection and introspection exercises, team cohesion and socializing activities (Donaldson & Villalobos, 2024). Interventions that make up the TCB coaching and life skills programme to empower individuals to create and influence their positive psychological resources to aid their wellbeing, engagement, and performance of their enterprises (Donaldson & Villalobos, 2024).

Baluku et al., (2018) reported from their research that a positive mindset comprising of psychological resources and sense of autonomy is pivotal for enterprise success. They underscored that psychological resourcefulness or state of the entrepreneur somewhat determines the success of business endeavours. Thus, the positive psychological state which is psychological capital and self-determination underpins a positive mindset. Korber and McNaughton (2017) in their literature reviews of entrepreneurial behaviour, found that individual intentions and resilience underpin the success or failure of entrepreneurial

endeavours. They reported that resilience, optimism, and self-efficacy are viewed synonymously. Kamara (2004) reported that the major difficulties to enterprise development (empowerment programme) emanates from the mindset of the individuals participating in the programme. Furthermore, it is aligned with the aims of this study to explore beneficiaries' experiences in the enterprise development beyond economic approach, their perceived psychological processes (habitus) that influence programme outcome. Research on entrepreneurs' state of positive thinking, wellbeing, behaviours are progressively applying the concept of psychological capital in studying the invested activities and the outcome therefor (Baluku & Kibanja, 2016; Baluku et al., 2018).

6.4.2 Psychological Capital (PsyCap)

Throughout the years, the development of Positive Psychology had a significant shift in the manner which the public and the academics viewed the role of a mindset in aiding wellbeing and success (Donaldson & Villalobos, 2024). The movement which inspired Luthans to further contribute a balanced approach to the research of workplace systems and denoted it as positive organizational behaviour (POB) (Donaldson & Villalobos, 2024). The scientific study of positive organizational psychology highlights the positive subjective traits and experiences in the work environment and its application in aiding efficiency and quality of life of its actors (Donaldson & Villalobos, 2024). Research have found that psychological capital (PsyCap) and workplace wellbeing interventions were among the most effective approaches in practices, interventions and applications, Donaldson and Villalobos (2024), emphasised. In developing a positive mindset, psychological resource PsyCap is the major component (Donaldson & Villalobos, 2024).

Luthans introduced the construct of psychological capital as an individual's competitive advantage, an individual's positive psychological state of development underpinned by four increased levels of positive psychological capabilities (Luthans & Broad, 2022; Donaldson & Villalobos, 2024). He acronym the four capabilities as "HERO"; when organizations focus on augmenting one's hope, efficacy, resilience and optimism (HERO) through diverse training and interventions programs, their outcomes will be improved (Luthans & Broad, 2022; Donaldson & Villalobos, 2024). The development of PsyCap characterized a new form of capital that put emphasis on "who you are" and, more so, underscoring "who you can become", thus releasing human potential and success (Luthans & Broad, 2022). PsyCap both academically and empirically has been found to noticeably show most accounts for adjustment

in attitudes, behaviour, well-being, thus performance than its individual positive “HERO” constructs that make it up (Luthans & Broad, 2022).

The findings of this study, PsyCap is prevalent in the construct of the participants on their narratives regarding the importance of having a positive mindset as an approach to programme participation. Additionally, how coaching and mentoring interventions facilitated the development of their thoughts and language respectively. Recent research highlights the significant role of coaching and mentoring in developing Psychological Capital (PsyCap). Mentoring has been shown to foster holistic PsyCap development, thus enhancing hope, resilience, optimism, and self-efficacy which in turn leads to improved individual performance (Carter & Youssef-Morgan, 2019). Moreover, coaching significantly supports the development of self-efficacy and innovation, reinforcing proactive attitudes and resilient behaviours in a work environment (Uysal & Rharbi Beynaz, 2024). Expanding on this, enterprise centered coaching contributes to goal-oriented hope, autonomy, and overall well-being (Passmore, 2024). Together, these findings underscore the importance of tailored empowerment programmes in building psychological resources that support both personal growth and professional outcomes. Like, Khosi’s narrative below, how she learned to value herself and acquired business skills, social skills, language skills, writing skills and more insight that gave her self-confidence and self-efficacy for her future endeavours. The “Efficacy” capacity further encapsulate Khosi’s perceived will power to now having the ability to make her enterprise work in this tenure. “Efficacy” denotes to the individual’s psychological resource of belief that they have what it takes to perform a particular task and achieve it, thus a measure of confidence and motivational drive to action (Luthans & Broad, 2022).

Khosi: ...Coaching told me self-care, yourself first also. I don’t have Grade 12, I from rural did not go to school and could not speak English, because of the classes now I can speak English. Even writing in English. How to speak to others, how be friendly, I learned them here I was a Shepard for the cows. Gaining more knowledge about business, we can go back to selling other items like Tupperware’s and can make it work this time...

Furthermore, Khosi’s narrative highlights her sense of acknowledgement of who she was and who she become as a result of the Psycap interventions, and her unleashed potential as suggested by the construct. Similarly to Noma, she pointed to how the interventions on basic business skills provided her a skill that she has acquired to use in the future

Noma: ...Workshops on how to sell and calculate the money, know the retail prices to price competitively. They gave me the skills and how to save. I like mentoring the most, even when in TCB is a skill that I will always take with me...

Much of the discussed narratives about positive mindset, the “HERO” elements of hope and optimism is clearly demonstrated as their fundamental reasons for perseverance to continue participation in the programme. Perseverance which is a function of PsyCap.

Zinhle: ...I was living a life without planning, now I know what I want, who I am, and have access to clothes. My spirit is free, I am not negatively stressed, is like something was removed from my shoulders...

Teboho: ...The program taught me how to manage things about myself, and self-confidence. Even if I have problems, they taught me to be present...

Hope denotes to an individual’s perceived ability to set and achieve goals, furthermore, that there are several pathways to reach those goals, while optimism denoting to positive view and supposing positive outcomes in the future (Donaldson & Villalobos, 2024). Teboho who was narrating how she persevered through her business to survive (*“I pushed through, I was not sleeping, I was going all over the place looking for clients.”*), commending the intervention she received from the programme that enable her persistence. Thandie had to learn to find several ways to make her business work, thus, during the journey, she realized that other opportunities are possible.

Thandie: ...They said I must find a strategy to pick up business. I have learned that I can also sell homeware, was only focusing on clothes. People think is easy, they can’t put up with business challenges, others is problem problems then spent all money then struggle here...

Furthermore, by realizing other opportunities she also developed resilience as she was navigating the challenges of starting the business over again after it failed. Donaldson and Villalobos (2024), pointed that resilience is a key element of PsyCap, denoting to an individual to adjust to change, bounce back from challenges, and sustaining positive view during the process. Therefore, it is demonstrated in Thandie with her narrative about how other can’t succeed given the challenges and fail as a result. This indicates her awareness of a resource she

acquired which kept her in the programme, while other who have not fully comprehended the psycap resource could not persevere thus continued to struggle.

While Rose demonstrates vigour by highlighting all the “HERO” elements of PsyCap in her constructions below. Noting some of the risky activities she has to embark on, with the potential of endangering her life (*“It is scary, many did not go and not comfortable to leave their homes and kids to go out and sleep at the bush for business”*).

Rose: ...Personally, being a full-time mom with kids, while doing busing this business, studying, you are also pushing sales. It is scary, many did not go and not comfortable to leave their homes and kids to go out and sleep at the bush for business. The business itself is not easy, most of them are challenged by the business. It is not easy, we are doing business but it not easy. We are doing our best. Failure is not an option; I don't have any other option but business. You have to think outside of the box. When you plan, just leave a room that it might not work out...

Inasmuch as being positive is mostly accepted and helpful to one's mental health, it is imperative to recognize the possible “dark side of emotions” through positively oriented human strengths and positive psychological resources for well-being and performance, Luthans & Broad (2022), cautioned. The below extract from Zinhle summarises plurality of the participants challenges and concerns they are navigating though and against, while they suggest the lack of PsyCap to those that are unable to complete the programme.

Zinhle: ...Many are afraid of challenges, afraid of risk, afraid of responsibility. They fail to think on making business to work. They have fear. Taking your money to open a business and you don't know it will be sold, you don't have a place to sell that is also a risk. Risks needs you to be open minded...

Thus, PsyCap has been particularly shown to predict performance and wellbeing, more so, in extreme stress situations, by cultivating positive mindset and improving several aspects of both personal and work life, hence promoted as essential construct for professional and personal empowerment (Donaldson & Villalobos, 2024; Luthans & Broad, 2022; Tang, 2020). Moreover, (Baluku et al.,2018; Baluku & Kibanja, 2016) underscored that PsyCap and autonomy has a significant impact on entrepreneurial outcomes such as income, dedication to entrepreneurial activities, satisfaction and meaning in life.

Thandie: ...my self-esteem was back, I am clean, I have fixed savings, I have grown in my business, I talk everywhere, and I can sell everywhere, I know what to do even if I want to open my company, I know what steps to follow...

In summary, among scholars PsyCap is broadly agreed and accepted as an individual's positive psychological state of development underpinned by: (1) having assurance (self-efficacy) to confront and engage necessary exertion to accomplish at challenging tasks; (2) making a positive acknowledgement (optimism) about ensuing now and after, (3) persevering toward objectives, and where possible, adjusting paths to goals (hope) in order to accomplish, and (4) when faced with difficulties and hardships, sustaining and retorting back and above (resilience) to triumph (Luthans & Broad, 2022).

Corroborating with psychological capital, Zimmerman et al., (1992) underscored that the empowerment intervention requires participants to think in terms of possibilities of health versus illness, abilities versus deficits, and strength versus limitations (positive mindset). As demonstrated above by the excerpts of the participants narratives, the psychological capital of the participants illustrated Zimmerman's psychological empowerment (PE). The enterprise empowerment programme assisted the participants to augment their health, ameliorate some problems, while granting them with opportunities to acquire knowledge and skills, and engage other professional stakeholders to collaborate with for their benefit (Zimmerman et al., 1992).

Zimmerman's psychological empowerment (PE) framework corroborate with the findings of this study on psychological capital (PsyCap), particularly his postulation on empowerment process on an individual level. In this study, the psychological empowerment process aided participants to perceive abilities to influence specific situations and exercise control over circumstances. Proving that empowerment at an individual level of evaluation facilitate personal development, mastery and control over one's life.

6.5 Participants Perceived Impact of the Enterprise Empowerment Programme

Empowerment is a multi-faceted notion underpinned by economic and socio-cultural characteristics. Crossley (2001) contested that anything that is tangible, ordered and serve as an exchange of value (as resource for action and something to be pursued and accrued) in a particular social field is capital (possess value). Bourdieu postulated multiple types of capital that can be transmuted across and within fields, like in most fields' success can be transmuted into money, thus economic capital which can be a vital benefit in many fields (Bourdieu, 2011; Crossley, 2001). Contingent to the field at play, and transactional rules of transformations

which are the prerequisite for its efficacy in the field at play, capital can emerge itself in three ultimate forms: by way of **economic capital**, which can instantly be transmuted into cash; as **cultural capital**, which may be operationalized in a form of educational qualification, to an extend of other title rights; and as **social capital**, surfacing in a form of social obligations (networks of association) to an extent of a title of nobility (Bourdieu, 2011; Crossley, 2001).

The values of capitals significantly influence an individual's position, in turn informing factors that frame the individual's life experiences, therefore their habitus (Bourdieu, 2011; Crossley, 2001). This study will address the three main capitals as stated by Bourdieu, thus discovered in this study as the key perceived outcomes of participation in the enterprise development programme. Hence, it is the objective of the programme with its predetermined set of transformational values, its administration, and operationalization thereof for the efficacy of the programme. What is addressed in this discussion is the notions of capital/s (perceived values) and their application in the social environments (fields), more so, how they are being utilized as resources for action within context by the participants, in addition how they shape the experiences of the participants. Knowing that actions are framed by habitus that is influenced by a specific social context, in turn habitus which is framed by perceptions and motivations, thus actions of the participants are exposed to an acknowledged requirement of the social context (Crossley, 2001).

Fikile: ... I have been in business, but did not know how to manage business, recording income, expenses, the book must balance here and report to the mentor. That is what helped me. I did not know how to save...

Zinhle: ...I was selling but not self-orientated, here I learned so much, before was no paperwork, here I learned to save money, then I will sell and spend, here I save for the future and other things. I learned bookkeeping, accounting which I did not know when I was outside...

Thandie: ...I was learning how business is done, learned about tax, saving, having to have salary of my own...

Kuhle: ...The classes, things that they are teaching are amazing. Not only business, but others things also that grow you in so many ways. Like parenting classes, we were thing we are already parents for so many years why teaching us thing, after we realized we did not know many things about parenting...

To assume representation of capital mapping, it is imperative to note what is regarded as advantage—as capital—in the environment and who possess it (Leander, 2009). Furthermore, having individuals in a social map based on the capital they arrange, pivot a way for evaluation of how such capitals interact to each other (Leander, 2009). Thus, the adjusted predispositions, which were shaped by experiences of limitations, that is not having economic/social/cultural capital to pivot, furthermore, expressed in methods that then failed to prevail. Participation in the programme has therefore resulted in successful methods to pivot and achieve capital, followed by tangible appearance that accentuates acquired dispositions accordingly.

6.5.1 Perceived Impact on Economic Capital

Economic Capital denotes to having economic resources, such as cash/income and properties (Huang, 2019). The opportunities for participation in enterprise activities influence the women's economic position, thus intimately their status (Roy & Bhattacharya, 2013; Sharma, Dua, & Hatwal, 2012). The diverse types of capital may be consequent from economic capital, however on the individual account of relative effort of transformation, which is desired to produce the kind of influence effective in the social context (Bourdieu, 2011). Therefore, it must be underscored that economic capital is the root of other diverse kinds of capital transmuted to such appearances, although its definition not reduced to economic capital, henceforth economic capital as the root though the evaluation is at the root of their possessions (Bourdieu, 2011).

From Roy and Bhattacharya (2013) study, they discovered that 93 percent of the respondents stated that after starting micro enterprises, their monthly income increased as a result hence assisted them to contribute to their households' expenses. In addition, plurality of the respondents perceived that they could make decisions in their families, due to economic independence attained through their micro enterprise (Roy & Bhattacharya, 2013; Sharma, Dua, & Hatwal, 2012). Similarly, so in this study as per the participants constructions below, economic independence has made possible much of their decisions and control over their personal, social and cultural lives.

Noma: ... There is profit if you focus on one item, there is profit, I can survive, can pay nanny and household expenses, school fees, husband is not working, and I can provide" ...

Khosi: ... I was dependent to saas grant, now I am independent, I have savings, I was staying at a family house with lot of family members, now I have my own furnished house with my kids, even saas money I save it for December to go to the eastern cape.

Never had a business before, TCB taught me how to run business and make profit, and expenses...

Fikile: ... Is a nice feeling to have your own money, even your husband treats you differently, I can treat my kids for their birthdays, is not only about the father...

Zinhle: My child is at an expensive school and did not afford, had to negotiate. Since here at tcb I paid the fees...

Nonhle: ... Now she gives me a grocery list and responsibilities. I can do things myself, can give her money for petrol. Paying my son fees. Totally got out of my mom's budget. End of this year getting a flat nearby...

Rose: ... When I started here, I was leaving in a two-room brick house. Now I have 5 room house, I have extended. Is a great home for me without fixed income. I renovated nicely, provided my kids with well-established and secured structure, a home. I put my daughter in university, doing her 4th year studying radiography. I am sending the other 4 kids to school. With the business sales, I am able to do a proper budget...

Teboho: My child is at a private school, and I was able to pay fees through selling. I could not believe because the fees there are very expensive, and through learning here how to manage money I was able to pay those fees and other requirements. Even at home I was able to install aluminium windows, tiles and ceiling. My child finished grade 12 with TCB money, as I speaking now she is at university...

Economic independence assists women's awareness of social recognition of self, status of family, in the community, upgrading of standard of living (Sharma, Dua, & Hatwal, 2012). All the participants in this study have emphasised economic independence as a reference point to their other achievements. Participation in economic activities for enterprising produced the ability to manage households needs such as taking care of their children's education which is prevalent in their narratives above, provision of housing and the recognition of self comes through the narratives of self-sufficiency. As Fikile mentioned it is not about the father and how having money changed the dynamic of her marriage, the possibility of managing her household without her husband's income. Similarly, so to Noma's utterances.

It is evident from the findings that the participants have drawn the outcome of their transformations as beneficiaries from economic capital to renegotiate their status and exert their positions in the sociocultural fields. That is what Bourdieu referred to as the "exchange rates"

of capital transported from one environment to the other environment. Individuals exert their power or influence through acquired capital transferred from other environments (fields), they posit such from a particular capital accompanied by firm dispositions (different view of the world) (Leander, 2009). As in the case of Noma and Fikile regarding their shift in perspectives about their gender roles and responsibilities. Even though an individual's attitudes and actions reflect her cultural narration, that narration is continuously open to change and develop through interrelation accounts (Huang, 2019).

The rise in the recognition of self, due to economic independence as further highlighted by Sharma et al., 2012, is prevalent in this study from the firm attitude of prevalent statement of "I can", underpinned by economic resources; (*"P1: I can provide...P2: now I am independent...P3: Is a nice feeling to have your own money...P4: I can afford all that I need, like if I want a fridge, I can save for it...P5: I can do things myself...P6: I am building my parents' house...P9: Is doable, I can manage, I can budget...P10: I am still standing...,I have money now...P11: I was able to assist my husband..."*). Consequently, furthermore the level of income conditions an individual's psychological capital and state of mind, Baluku et al., (2018), highlighted. Although the concept of capital has lost its economic reference, in as far as its different ramifications of capital whether they are real divisions or not, it is what the scholars within the auspices of international studies will continue to clarify (Leander, 2009).

6.5.2 Perceived Impact on Cultural Capital

Cultural Capital, according to Bourdieu, denotes to an individual's primary learning (competence) influenced by their social context (Huang, 2019). It was apparent that productivity output could be improved over time through the development in skills training and experience, thus education is viewed as an asset in human capital, therefore expanding traditional means of asset consideration to harness it to this new form of capital formation (Throsby, 1999). Cultural capital such as an ISBP educational qualification obtained through the programme as an initial qualification has inspired and primed some participants to pursue other educational qualifications.

Busie: Before then I did not even have a formal qualification, now I have a qualification and even now I am studying towards business management diploma and it is my second year. I would had never made it.

The availability of economic capital was transferred in a form of investment into cultural capital by some of the participants. From the initial qualification points that Busie and Rose

obtained from the programme has enabled them to enrol further into other educational qualifications. For Rose, the economic investment into pharmaceutical degree, which will in turn enable her to establish a pharmacy business. Hence Bourdieu pointed that the transmuting of economic capital and investing in cultural capital, it creates cultural value thus cultural capital of the possessor of that qualification in relation to other qualification possessors (Bourdieu, 2011). Moreover, the possible economic value it may be exchanged for in labour market (Bourdieu, 2011).

Rose: ... I received an ISBP of 120 points, nothing but something for me...I have registered pharmaceuticals, I started on May, I am studying. From the workshops that I have done I know human body. I can't study medicine. I am raising funds to fund my studies. In 4 years, I am planning to open my own pharmacy...

Bourdieu (2011) posited that the meaningfulness of educational investment is its minimum degree of return it implies and is tangibly guaranteed. Indeed, economic capital is the foundation of all capitals, the cause and effect of possessing cultural and social capital (RogoÅ & BaranoviÄ, 2016).

Noma: ...After graduation I will look for work, if business is not doing well, I will look for work, if business doing well then I will do business and studies...

Khosi: ...I don't have Grade 12, I am from rural did not go to school and could not speak English, because of the classes now I can speak English. Even writing in English...

Fikile: ...I am moving forward with the business. I wanted to go to school and study education, but will do business studies...

Znhle: ...When I came, I thought was only to stock clothes, was surprised that there is learning, I was happy because I do like to learn...

Busie: ...I did not think that the program was so vast and broad, and would actually walk away with a qualification...

Thandie: ... I need to work hard to achieve my goals, I can still go back to school...

Thandie narrated numerous difficulties she had to overcome while participating in the programme, in shifting her mindset, she had to impress in her thinking that while she is enduring, one of the key benefit of the programme 'is an educational qualification

(matric/Grade 12/NQF 4) which will grant her access to go back to tertiary school and further her educational requirements for the purposes of a better life, she said. Thus, she used her association with the institution to achieve an educational goal (RogoÅ & BaranoviÄ, 2016). Furthermore, Busie highlighted a qualification as the key take away from the programme to venture in other educational avenues.

When women become financially independent, they can access further opportunities vital to their complete development with appropriate corresponding dispositions. From the participants' narratives obtaining an educational qualification was perceived as an opportunity to further secure their economic advancement and social status. Even though they are obtaining income through informal enterprising, there is a desire to further elevate their competencies within formal educational structures and become somewhat legitimate owners of businesses. Thus, there is an apparent belief that through educational qualification, there is more, and that more is connected to economic and social status. Conversely, Bourdieu (2011) cautioned that the approaches for transmuting economic capital into cultural capital is regulated by fluctuations of the other diverse forms of capital. Nevertheless, more scholars reported that economic capital significantly correlates to educational achievements (RogoÅ & BaranoviÄ, 2016).

6.5.3 Perceived Impact on Social capital

Social capital may be viewed as the connections, social networks and relationships that an individual participates in (Huang, 2019). That is the social networks and relationships within societies that facilitates economic, cultural, and social collaboration amongst its members (Throsby, 1999). It incorporates the sum of resources that comes from the membership or association to groups outside the family, thus, facilitating all members to make use of collective capital (Bourdieu, 2011; RogoÅ & BaranoviÄ, 2016). According to Bourdieu, such associations with particular institutions (collective capital) consequent institutional habitus, that is institution's members reflecting the institution's rulebook resulting in collective cognitive system (RogoÅ & BaranoviÄ, 2016).

Which is evident in this study on the ecosystem of TCB habitus encapsulated within its programmatic structure, furthermore, imparting upon its participants. Much of the participants' narratives have TCB connotations, like *"TCB money"*, *"TCB taught me"*, *"since here at TCB"*, *"TCB made a mother to my children"*, *"my life change since I came here"*, *"I am constantly thinking about business, always taking my attention"*. Noting the significant impact of the

institutional habitus upon the perceptions or cognitions of the participants. The membership is socially instituted using a common name, in this case “TCB”, its instituting acts (programmatically) intended all at once to form and inform its participants undergoing the programme, thus they will somewhat enact and so preserve and strengthen in its relations (Bourdieu, 2011).

Khosi: ...Next year I am finishing I don't know what I will be doing without tcb, now with tcb I have a schedule and programme...

Busie: ...The woman that I am now believe me is not the same woman I came when I walked in this place years 4 years ago... Maybe life will direct me to a new path but don't know what will take me away from tcb because their doors are always open...

Khosi and Busie 's narrations demonstrate the link of their behaviours (habitus) to the TCB eco system (institutional habitus), underpinned by their specific possession of economic and cultural capital drawn from their association with the institution (RogoÅ & BaranoviÄ, 2016). Consequently, participants' association with the institution enabled at their disposal resources of social capital. Bourdieu (2011) stated such relationships may only occur in a tangible form, that is in physical and/or symbolic interactions which aid their maintenance.

Khosi: ...I am now known for selling brands like “country road”, now in Shoprite uniform, I will not...

Fikile: ...An opportunity to continue buying clothes for yourself and family even after the programme...

Zinhle: ...I am important in the community now, when I come with stock they come to ask what am I having...

Thandie: ...I wish they can make a way to accommodate people after two years...

Since the relationship gained from the social capital profoundly endow the individual participant with other capitals, and being symbolized by a notable name (in this case the institution and high-status brands of the clothes they trade), they can transmute all social relationships into lifelong connections (Bourdieu, 2011). As a result, the social relationships are pursued after for their social capital because they are reputable and worthy of such reputation (Bourdieu, 2011). Like Khosi's comparative of the status of the brand of clothes she is associated with, rating it more notable than going back to wear brand clothes of employment

which she considers to be lower than what she currently possesses. For Fikile, having to dress herself and family in reputable and respected brand for an extended period of time, is a worthwhile connection to maintain. While for Zinhle, the reputable brand of clothes she represents, became a draw card bringing more customers from her community, while gaining somewhat symbolic status in the process. As Bourdieu (2011) pointed, the social capital enables the possessors to be known by more persons than they know, and their enterprise of sociability when exercised can be significantly industrious. Like Thandie and plurality of the participants reported they would still want to be associated with TCB even after they have completed their two-year programme or have graduated.

Since physical appearance is primary to social presence, the habitus may be viewed as a form of embodied capital in thought and in a physical sense (Leander, 2009). Much like Teboho's narration about the capitals she gained from participating in the programme, she underscores the physical shift in her social standing and elevated social status within her family and attaining tangible outcomes. Her ability to take her child to an expensive private school and the other to university including management of other household activities, upgrades she made to her house, a noble role she now possesses, and reverence from her family has made significant difference in her livelihood.

Teboho: ... My child is at a private school, and I was able to pay fees through selling. I could not believe because the fees there are very expensive, and through learning here how to manage money I was able to pay those fees and other requirements. Even at home I was able to install aluminium windows, tiles and ceiling. My child finished grade 12 with TCB money, as I speaking now she is at university. Bank balance is healthy, I don't ask for money anymore, they are asking me. I buried my brother 2022 in April with this money. Even at home when there is a challenge at home, I am able to call a meeting and resolve...

The connection between economic capital, social capital and cultural capital is transformational although each construct is somewhat independent. In this study a beneficiary has a valuable social network with the institution and its stakeholders which is a unique opportunity only available to the beneficiary of the institution, thus having access to the ecosystem - stock that is transmuted to economic capital, knowing other influential professionals (life and business coaches, business mentors, trainers, facilitators, counsellors), can be said they have social capital; more so, this can be transmuted to cultural capital. Within the TCB ecosystem, for a

participant to be a beneficiary of the programme, one must go through a rigorous recruitment process before acceptance. Upon acceptance, the beneficiary receives an ED number, much like a student number that formalises the programmatic relationship. In this system, social capital can be viewed as transmutable to economic and cultural capital. Conversely, the correlation between social capital and economic capital is not certain (Huang, 2019). For example, knowing a neighbour who is a lawyer may be viewed in a sense social capital, however, does not mean tangible object like cash and any title rights. Even though from such social capital, one can draw other benefits which can lead to cultural capital to an extend of economic capital, nonetheless not given, but independent and context specific.

The capitals or values acquired by the participants are reported outcomes of participating in an enterprise empowerment programme, thus, corroborating with Zimmerman's empowerment framework on empowerment outcomes. That is, the discussed economic capital, cultural capital and social capital gained from participation (empowerment process) in enterprise empowerment programme, are the empowerment outcomes. Zimmerman et al., (1992) empowerment framework point to both process and outcomes of empowerment. Suggesting that the process of programmatic activities can be empowering resulting in an empowerment outcome (Zimmerman et al., 1992). Thus, the difference between empowering process (including programmatic resources like PsyCap and other developmental learning and development processes) and outcomes of (Economic, Cultural and Social Capitals) are empirical for this study in understanding the levels of perceived empowerment/s of the participant's experiences (Zimmerman et al., 1992).

Chapter 7

Conclusion

Limitations

One limitation of the study is that it was not possible to return to participants for member checking to confirm the interpretations of their interview responses. Although every effort was made to ensure accurate and faithful representation of participants' perspectives through careful transcription and reflexive analysis. Some of the participants date set was excluded as part of the findings, the excluded narratives primarily reflected participants' perceptions that the programme was narrowly focused on business, with limited awareness of complementary

offerings such as coaching and mentorship. Additional narratives described broader systemic and macro-level challenges associated with operating informal enterprises—such as harassment by law enforcement when trading in public spaces, difficulties arising from selling on credit, customer defaults, and the general volatility of informal business environments. While these experiences are valid and significant, they were not the focus of the current study and have already been extensively explored in the existing literature. Therefore, the analysis focused on content more directly aligned with the study's research questions and objectives.

The sampling in this study was limited to women participants within the TCB ecosystem, as the research focused on a tailored empowerment programme specifically designed for this demographic. While this focus allowed for a deep exploration of gender-specific experiences within the programme, it also limits the generalizability of the findings to broader populations, including male entrepreneurs or those outside the TCB framework. As such, the results may not be transferable to other empowerment initiatives or informal enterprise contexts with different designs or participant profiles. Moreover, this study focused on participants who were either still enrolled in the enterprise empowerment programme or had recently exited. As a result, the findings reflect short-term or immediate perceptions of impact.

Direction for future research

The long-term or longitudinal effects of the empowerment long after the impact of the programme, particularly on sustained enterprise growth, personal development, and economic resilience remain unexplored. Future research is needed to assess how participants continue to apply the skills, knowledge, and networks gained over time, and whether the initial benefits are maintained, expanded, or diminished in the years following programme completion. Such longitudinal studies would offer deeper insights into the lasting value and sustainability of empowerment programmes.

Conclusion

In conclusion, the experiences and perceptions of the participants are their subjective reality within the social reciprocity in the TCB ecosystem. By being given an identity of micro-enterprise owners/ED beneficiary or participant and a learning landscape within the ecosystem, mediated their objective realities and internalized accordingly to formulate their meaning as a result. Thus, such perceptions from their experiences are constructed through language in transmitting their thoughts, attitudes and beliefs. Hence interviews were used as a method of collecting such reportable knowledge, because it is through language that perceptions and

concepts become tangible, thus, structuring the manner which the world is experienced (Andrews, 2012).

The programmatic practices of the women participants were the centre of the study's inquiry, much emphasis was on their experiences within the social field and how they used language to construct their perceptions. The study explored how the enterprise empowerment programme shaped the participants, their predispositions before joining the programme, and the adaptation thereof while in participation, further observing the adjusted dispositions and perceived outcomes according to the participants. As Crossley (2001) pointed social interaction within a particular social field frames the habitus, resulting in the habitus producing actions that in turn frames the social field. Thus, the social constructions of the participants 's perceptions and experiences in this study are considered both a subjective and objective reality (Berger & Luckmann, 1991).

The impact of poverty is presumed to be ameliorated through an increase in income, then vulnerability will decrease, and empowered individuals will demonstrate change (Mayoux, 1995). Women empowerment is the development of both economic and non-economic life (Syed, 2010). Women empowerment implies that in addition to equal rights to health and education and access to opportunities and resource, women must be able to participate in leadership and decision making in social and political systems (OECD, 2022). Therefore, power is a daily life experience within various intersectional systems. In understanding empowerment Rowlands (1997) highlighted various forms of power such as power over (controlling power); power to (creating new opportunities); and power from within (self-acceptance and respect) (Hunt, 2001). Other scholars and feminists alike advocate for 'power from within' for women empowerment as necessary for gaining control and making decisions (Hunt, 2001). Arguing that empowerment must engage in the undoing of oppressive social constructions for women to self-affirm and enforce influence in matters concerning their lives (Hunt, 2001).

Therefore, theories of empowerment stipulate that empowered individuals are to think in terms of possibilities of health versus illness, abilities versus deficits, and strength versus limitations (Zimmerman et al., 1992). More so, empowerment programmes are to enhance wellness, decrease problems, and grant opportunities for participants to acquire knowledge and skills, and engage other professional stakeholders to collaborate for mutual benefit (Zimmerman et al., 1992). In addition, empowerment capture both process and outcomes, suggesting

programme activities that are empowering, thus produces various levels of empowerment (Zimmerman et al., 1992). That is, the difference between empowering process and outcomes is empirical in understanding empowerment (Zimmerman et al., 1992). In this study, the women beneficiaries participating in an enterprise empowerment programme is this case an empowering process. An empowerment process that equipped plurality of the participant with psychological empowerment, thus psychological capital that enabled the participants to perceive specific control and resourcefulness over circumstances over their lives. Thus, Zimmerman contested that empowerment at an individual level of evaluation will lead to personal development, mastery and control over one's life.

Due to psychological empowerment incorporating intrapersonal, interactional, and behavioural elements, the construct of Bourdieu habitus, field and capitals were further deployed in the analytical juncture of the findings. Bourdieu 's concepts became significant due to the study' aim in exploring perceptions and experiences of participating in an empowerment programme. As a result, social practices of the participants habitus in a sense of perceptions, thoughts and behaviours in a social field were the variables of study (Bourdieu, 2004).

In line with literature, this study has found that enterprise development and empowerment programme does empower poor women, reduce dependency and poverty (Hunt, 2001; Mensah & Benedict, 2010; Roy & Bhattacharya, 2013; Kamau, 2017). Further corroborated Kanayo (2021) findings on the success of women empowerment on female entrepreneurship in South Africa highlighting that in addition to market approach training, innate psychological and social limitations are to be addressed to realize transformation and change. The study found that sense of belonging is consequent to mental, physical, social, economic and behavioural outcomes. In addition, a subjective feeling of deep connection within the social field influenced by features of collective experiences across intersectionality was foundational for the participants perceived belonging. The participants constructions explicated their experiences of psychological capital as a significant resource they developed to assist them to maintain participation through the challenging events of the programme. Thus, correlating with Zimmerman's psychological empowerment (PE). Psychological capital was found to have a notable influence in the participants' predisposition resulting in programmatic performance (Tang, 2020).

Furthermore, the study found that capitals or values acquired by the participants as a result are outcomes of participating in an enterprise empowerment programme. Thus, the difference

between empowering process primed by sense of belonging then developing PsyCap, produced outcomes of economic, cultural and social Capitals are empirical findings of this study.

Reflexivity

Even though a researcher's assumptions and paradigms are a qualitative process of research (Braun & Clarke, 2019), my reflexive practice is imperative to recognise the influence of my background in the process (Burr & Dick, 2017). In addition to reflect on how that influence interplay with the research results (Burr & Dick, 2017). My potential biases and power dynamic as a researcher and an agency agent will be continuously discussed and reflected upon with my supervisor. As part of an ongoing process of ethical considerations (Reid et al., 2018), my interests, assumptions, and motivations will be questioned accordingly by my supervisor to ensure the integrity and quality of the research is maintained. Braun and Clarke (2019) highlighted that a researcher 's position as the producer of knowledge is the core of reflexive TA. Therefore, theoretical and philosophical knowingness are to be explicitly communicated throughout the analysis and reporting of the data (Braun & Clarke, 2019). The self-reflection of my position (intra and inter) during the research process is fundamental to make transparent my interpretations of the data and my assumptions. Quality is significant, thus, recognising what I am doing, why, and the tenet of my analysis is imperative in doing reflexive TA properly (Braun & Clarke, 2019).

My identity as a woman from a similar background as the participants provided insight into the intricacies of the issues related to the burden of poverty which created rapport with the participants. Furthermore, because I am familiar with the programme and their challenges having worked as a mentor at a Gauteng branch, I was able to inquire and ask relevant follow-up questions of participants' experiences from the viewpoint of a fellow woman from a disadvantaged background and a supporter of women's empowerment. As a Black South African woman from a previously marginalized background, I have strong beliefs of how socio-cultural and other intersections oppress women and the power of individual choice. Therefore, such beliefs were managed during the interviews and the writing process not to influence my perceptions of the participants' responses, which is part of self-reflexivity of the research.

Since all the interviews were conducted online, some elements of physical rapport may have been lost between the researcher and the interviewees. Furthermore, the limitations of anonymity because of the participants located at TCB offices may have created somewhat

apprehensions and not feeling completely relaxed. However, the participants had an option of online or in person, and they all opted for online. Thus, online could have created comfortability on the part of the participants and all of them had their videos on. The rapport building of general interview discussions about the participants demographics and background made them feel comfortable before conversations about their participation in the empowerment programme.

Recommendations

The development of reliable and valid measures of empowerment is essential, particularly those that can assess the presence or absence of a sense of belonging. Moreso, instruments that has clear indicators/criteria's that ensue sense of belonging. From these findings, opportunities exist in designing innovative empowerment programme that facilitate participants development of sense of belonging. Such designs will further develop the concept of psychological capital in its administration and operation. The concept of psychological concept has much potential in cultivating institutional habitus, thus participants habitus required for the efficiency of the programme. The psychological capital construct in this case will be more effective if developed within the context specificity of the participants the programme is investing in. That is the HERO framework, it must be engaged, defined and developed within the specific needs of the participants. Which will in turn ensue the sense of belonging. Like participants' self-reports of sense of belonging in relation to their psychological safety.

Does sense of belonging fluctuate through the developments of the programme? Is the absence of sense of belonging related to certain dispositions? What interventions needed at each programmatic stage to cultivate sense of belonging? How is sense of belonging correlate to psychological capital? The empowerments institutions that provide human development capital are to have awareness of sense of belonging as an issue for their participants, that further underpins other well-being and off set other subsequent capitals.

Expanding on this to strengthen the impact of enterprise empowerment programmes, stakeholders should prioritise the integration of psychosocial elements, particularly sense of belonging and psychological capital. **Funders and donors** are encouraged to support interventions that promote emotional well-being and community connection, including peer support networks, safe spaces, and confidence-building activities. **Government and policy**

makers should embed belonging and psychological well-being into national empowerment and SME development strategies to foster long-term participation and growth. **Mentors, trainers, and coaches** need training in inclusive and emotionally safe facilitation practices, incorporating activities that build self-efficacy, hope, and resilience. **Monitoring and Evaluation experts** should include psychosocial indicators such as sense of belonging and PsyCap alongside traditional business performance metrics, enabling more comprehensive assessments of impact. Finally, **civil society and advocacy groups** should promote trauma-informed, inclusive empowerment models and co-create culturally relevant, emotionally safe environments in collaboration with programme providers.

Dissemination of the Findings

The research results will be written in a scholarly report and submitted to the University of the Witwatersrand for the fulfilment of the MA Psychology degree. The report will be archived in a database on the Wits website for future use by students and researchers. Furthermore, the report may be presented at conferences, workshops, and seminars. In addition, the results will add to the knowledge tank of EDP agencies and stakeholders alike. The results may further be used as reference to ongoing EDP progress and achievements, monitoring, and evaluation (positive and negative) of programmes without unnecessary judgement on the quality of the programmes.

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Appendix A

INTERVIEW SCHEDULE



PSYCHOLOGY

SCHOOL OF HUMAN AND COMMUNITY DEVELOPMENT



Private Bag 3, Wits, 2050 • Tel: 011 717 4500 • Fax: 011 717 4559

1. Tell me about yourself, your name, where are you from, your age and how many children you have?
2. What were you doing before participating at TCB, did you ever run a business before, who supported you in your business ventures?
3. How did you learn/hear about the TCB enterprise empowerment programme?
4. Before joining TCB, did you have any business experience or had been in another empowerment programme?
5. What made you decide to become a participant/beneficiary of the programme?
6. Can you describe the process of becoming a participant/beneficiary?
7. What are/were your experiences and thoughts on the programme?
8. Are there any aspect/s of the programme did you like and/or did not like?
9. How is/had the programme helping/helped you or/and not helping/helped you?
10. How would you have liked the programme to be in your view?
11. How is/was running a business your community?
12. How did your family feel about you participating in the programme?

Appendix B

TCB PERMISSION LETTER



PSYCHOLOGY

SCHOOL OF HUMAN AND COMMUNITY DEVELOPMENT



Private Bag 3, Wits, 2050 • Tel: 011 717 4500 • Fax: 011 717 4559

Dear Sir/Madam,

Re: Permission to conduct research at Taking Care of Business (TCB).

My name is Motlalepula M. Mokonyane Matsaung, I am a Master of Arts in Psychology student at the University of Witwatersrand.

I would like to request permission to conduct individual interviews with the TCB participants on the programme, those that have graduated and those that did not complete the programme. This is in partial fulfilment of the above-mentioned programme of study. The research that I am proposing to conduct is titled *Perceptions of woman beneficiaries' participation in enterprise development programme*, it is a qualitative study that seeks to explore and gain an in-depth insight into experiences and perceptions about their participation in the TCB enterprise and empowerment programme. The premise of ED is to facilitate a programmatic process of socio-economic development and human development; empowerment and upliftment of previously disadvantaged individuals to improve living standards. The study is underpinned by a concern of EDP participants' challenge of significant dropout, ultimately, reverting to poor economic and social conditions. Women's narratives in navigating day-to-day socio-economic struggles for survival coupled with broader macro challenges and pressures of EDP will provide an insight into psychological factors that either hinder or/and propel/facilitate/encourage participation. South African enterprises don't make it in their first

year of operation, thus, returning to unemployment. Leaving only one percent of the enterprises surviving their first year of operation. This study can provide an appropriation of informed practice of socio-economic empowerment support that will empirically uplift women in poverty and the transformation of women in South Africa. The study seeks to shift from macro market level impact to micro individual level impact, thus a gender lens of differential experiences within a social and intersectional context. There is limited research on the psychological factors that are influencing women's participation in EDP. The study will be made up of nine participants, participants will be categorized in three cohorts; (1) three of which have successfully graduated from the programme during 2023, (2) three which are still in the programme for more than six months from 2023, and (3) three which have dropped out of the programme during the first year after at least six months into the programme during 2023. The nine participants are to be selected from different branches of TCB: Durban, Cape Town and East London. This will enable me to collect data from varied participants with unique perspectives and experiences in different geographical locations.

Therefore, I request a permission to conduct this research with TCB participants as per the above-mentioned categories, and on condition that my proposal and ethical clearance application is approved by the university Human Research Ethics Committee (HREC Non-medical). Participation entails an online or one-on-one interview with the researcher and all interviews will be approximately an hour long and will be recorded with the participants' consent and agreement. In addition, I would also like to gain access to participants through the TCB SMS/ mailing list to reach potential participants. Before participation, the participants will be asked to give their written consent through signing an informed consent form. The researcher will take strict precautions to safeguard the personal information of participants throughout the study. All the raw data will be kept in the researchers' password-protected laptop, anonymity of all participants will be adhered to, and pseudonyms will be utilised in research reporting. Once the study is complete, the participants' tape-recorded information will be stored for a further 5 years and after this period, will be destroyed. While this research will be used for academic purposes, and the results to be communicated in a dissertation, there is a chance that this study might also be published in an academic journal and presented at conference/seminars, however, participants will not be identifiable through the study. Participation in this study is entirely voluntary, with the only personal benefit being the contribution to the expansion of knowledge on the topic at hand and brief experience in research participation. The participants will not incur data costs for online interviews as data

bundles will be provided for all online participants. The research participants will not be disadvantaged in any way. They will be reassured that they can withdraw their permission at any time during this project without any penalty or consequence. There are no foreseeable risks in participating in this study and neither is it in the interest of the researcher to violate any ethical code or local law. Although there are no predicted risks for participating in this study, should participants end up being negatively affected from their participation in this research for any reason, all participants will be provided with a referral list with free counselling services for opportunities to seek counselling or psychological support. If participants experience any distress or discomfort at any point during the research process, the interview will be stopped or resumed at another time.

In conclusion, I request permission in writing to conduct my research with TCB participants.

Please let me know if you require any further information.

Looking forward to hearing from you.

Kind Regards,

Motlalepula M. Mokonyane Matsaung

[078 035 7503]

[584575@students.wits.ac.za]

Supervisor: Professor Peace Kiguwa

[+27 11 717 4537]

[Peace.Kiguwa@wits.ac.za]

Appendix C

Participant information Sheet



PSYCHOLOGY
THE SCHOOL OF HUMAN AND COMMUNITY DEVELOPMENT



Private Bag 3, Wits, 2050 • Tel: 011 717 4500 • Fax: 011 717 4559

Greetings,

My name is Motlalepula M. Mokonyane-Matsaung, and I am a Masters student in Psychology at the University of the Witwatersrand, Johannesburg. As part of my studies, I must undertake a research project, and my research project is titled *Perceptions of woman beneficiaries' participation in enterprise empowerment programme*, under the supervision of Professor Peace Kiguwa.

As part of this project, I would like to invite you to take part in an interview. Should you agree to participate, you will be asked to share your thoughts and experiences as a participant of the TCB microenterprise empowerment programme. The interview will be an open discussion for approximately one hour, which will take place online via Zoom/MS Teams/WA video or in person at a location accessible to you during the second half of 2024 (details will be communicated in due time). Data costs will be covered for online participation and taxi fare for in person participation, there will be no personal costs to you if you participate in this project. You will not receive any direct benefits from participation but there are no disadvantages or penalties if you do not choose to participate or if you withdraw from the study. You may withdraw at any time or not answer any question if you do not want to.

With your permission, I would also like to record the interview using a phone. This recording will be stored in password-protected laptop or phone and only the researcher will have access to this recording. The interview will be completely confidential and anonymous, your name or

any identifying information you give to me will be protected and your name will not be disclosed to anyone else. In the final research report I will be using a false name to represent your participation. Should you experience any distress or discomfort at any point during the process, we will stop the interview or resume another time. Should you need some support or counselling after the interview, you can contact SADAG free of charge on 0800 456 789 or Lifeline on 0861 322 322.

If you have any questions during or afterward about this research, feel free to contact me on the details listed below. This study will be written up as a research report which will be available online through the university library website. Once the study is complete, your tape-recorded information will be stored for a further 5 years and after this period, will be destroyed. The research report will be hosted on the Wits Institutional Repository. In addition to the report being for academic purposes, it can also be published in an academic journal and presented at a conference, however, you will not be identifiable through the study. If you have any concerns or complaints regarding this study, you are welcome to contact me or my supervisor:

Researcher: Motlelepula Mokonyane Matsaung on **078 035 7503** OR **Email** at 584575@students.wits.ac.za

Research Supervisor: Prof Peace Kiguwa on **+27 11 717 4537** OR **Email:** Peace.Kiguwa@wits.ac.za

If you have any concerns or complaints regarding the ethical procedures of this study, you are welcome to contact the University Human Research Ethics Committee (Non-Medical), telephone **+27(0) 11 717 1408** OR **Email** at hrecnon-medical@wits.ac.za

Appendix D

INFORMED CONSENT FORM



PSYCHOLOGY

SCHOOL OF HUMAN AND COMMUNITY DEVELOPMENT



Private Bag 3, Wits, 2050 • Tel: 011 717 4500 • Fax: 011 717 4559

Title of Research	Perceptions and experiences of woman beneficiaries' participation in an enterprise empowerment programme
Researcher's Name	Motlalepula M. Mokonyane Matsaung

(Please only fill this form in once you have read and understood the information sheet)

I,, agree to participate in this research project. The research has been explained to me and I understand what my participation will entail. I agree to the following:

- ☐ The purpose of the research has been described to me in a language that I understand.
- ☐ I freely and voluntarily agree to participate.
- ☐ My questions about the study have been answered.
- ☐ I understand that my identity will not be compromised.
- ☐ I agree that the researcher may use anonymous quotes in their research report.

- ☐ I agree to participation in a video online or one-on-one interview with the researcher.
- ☐ I consent to the online and one-on-one interview with the researcher being audio-recorded. I understand that the interview will be recorded, and that the researcher will take strict precautions to safeguard my personal information throughout the study.
- ☐ I understand that I can withdraw from participating in this study at any time and this will not negatively affect me in any way.

Participant's Name (optional)	
Participant's signature	
Date	

Should you feel that not all above-mentioned criteria were met or you need any clarity regarding this research, please contact the researcher using the details provided below.

If you have any further inquiries or wish to report any problems you have experienced related to the research, please contact the research supervisor using the details provided below.

Researcher Name	Motlalepula M Mokonyane Matsaung
Cell phone number	078 035 7503
Email address	584575@students.wits.ac.za
Research Supervisors Name	Prof. Peace Kiguwa
Telephone number	+27 11 717 4537
Email address	Peace.Kiguwa@wits.ac.za

Appendix E

COUNSELLING LIST

Below is a list of where free counselling can be accessed.

Name: South Africa Depression and Anxiety Group (SADAG)

Contact Number: 011 234 4837

24hr Helpline: 0800 456 789

For counselling queries e-mail: zane@sadag.org

Name: Lifeline

24 Hour counselling line

Contact Number: 011 422 4242 OR 0861 322 322

Email: lifelineoffice@gmail.com