

ABSTRACT

During the apartheid era, black women were forced into the rural areas to live off the land, without opportunities and choices to allow them to build decent lives for themselves. After many decades of apartheid, South Africa finally became a democratic country in 1994. Following the establishment of democracy in 1994, the South African society experienced quite a number of changes on the economic, social, and political level. Amongst those changes was the rectification of the constitution which recognized all citizens (men and women, black and white) as equal. Numerous acts were put in place to promote equality in all spheres of life. However, to this day, poverty and inequality remain evident on many black women in the country.

Microfinance is embraced by many development organizations, states and agencies around the world as the main and efficient form of women's empowerment. South Africa is also one of the states which have joined the bandwagon, with its Department of Trade and Industry (dti) having various microfinance programmes aimed at empowering women. However, with all the programmes, there seems to be no changes in the situations of black women, especially rural poor women in the country as illustrated by statistics. This paper, therefore, attempts to find out the reason behind the low status of women in post-apartheid South Africa by reviewing critical literature on empowerment and microfinance as an empowerment strategy to understand their impact on women's lives. The study also analyse the dti's policy documents on empowerment as one of the state's institutions which promotes women's empowerment through microfinance.

Furthermore, this study argues that the current women's empowerment strategy (microfinance) is not for the benefit of poor black women, but for that of the institutions offering these programmes. This argument is supported by an analysis conducted on dti's women's empowerment strategic documents and programmes, which was used as a case study for this paper. This study suggests that changes in the designing and implementation of the policies are required.