

DECLARATION

I hereby declare that this dissertation entitled '*Women's Empowerment and Gender Mainstreaming in Post-Apartheid South Africa: An Analysis of Governmental Policy Frameworks and Practices*' is my own work and has never been submitted before at this or any other institution. All sources consulted and quoted in study have been acknowledged both in the dissertation and reference list.

ACKNOWLEDGEMENTS

Isaiah 41:10

So do not fear for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous high hand.

I would like to firstly express my sincere gratitude to my God for bringing me the light during my darkest days and giving me strength to finish this project. For holding my hand at all times and leading the way to ensure that I complete the journey. If it was not for your will God, this would not have been possible. In You I trust always!

I would also like to express my gratefulness to the National Research Foundation (NRF) for awarding me a scholarship. I was able to achieve my dream of doing my Masters because of the opportunity that you have given me. Thank you very much.

To my Supervisor Dr. Srila Roy, thank you very much for your input and guidance. I truly appreciate it.

To my family, thank you very much for letting me be and supporting me in everything I do. Your support means so much to me. May the good Lord bless your beautiful hearts.

NB: This study was initiated by the researcher alone in fulfilment of a Masters Degree requirement. Therefore, findings, opinions, and recommendations expressed in the study and conclusions arrived at, are solely those of the researcher and are not necessarily to be attributed to the NRF.

DEDICATIONS

This project is dedicated to my mother who is an informal sector entrepreneur. You wake up at 3am every day of all seasons to get the business going. Your hard work, perseverance, and dedication inspire me. UyiMbokodo!

I also dedicate this project to my late aunt (Dudu Malinga) and friend (Thandazo Sibanyoni), I know how much the both of you believed in me and my capabilities - I hope that I have lived up to your expectations of me. May peace be with you always my angels. So long...

TABLE OF CONTENTS

DECLARATION.....	i
ACKNOWLEDGEMENTS.....	ii
DEDICATIONS.....	iii
TABLE OF CONTENTS.....	iv
LIST OF ABBREVIATIONS.....	viii
CHAPTER 1: INTRODUCTION.....	1
1.1 Background and Rationale	1
1.1.1. South African State’s Efforts to Empower Women	4
1.2 Problem Statement and Research Questions.....	11
1.3 Methodology	13
1.4 Chapter Outline.....	13
1.5 Conclusion	14
CHAPTER 2: LITERATURE REVIEW.....	15
SECTION 1: WOMEN’S EMPOWERMENT AND GENDER MAINSTREAMING	15
2.1 Introduction	15
2.2 From Women in Development to Gender and Development.....	16
2.3 Empowerment.....	19
2.4 Economic Empowerment.....	26
2.4.1 Empowerment through Employment	27
2.4.2 Empowerment through Microfinance	29
2.4.3 Empowerment through Entrepreneurship.....	36
2.5 Gender Inequality and Gender Mainstreaming	40
2.5.1 Gender and Inequality	40

2.5.2	Gender Mainstreaming Strategy	47
2.6	Section 1 Conclusion	49
SECTION 2: SOUTH AFRICAN STATE		52
2.1	Introduction	52
2.2	South African Women	52
2.3	Patriarchy	56
2.4	Politics	57
2.5	Economic Participation	59
2.6	Violence	61
2.7	Education and Health care Access	63
2.8	Section 2 Conclusion	64
2.9	Chapter Conclusion	65
CHAPTER 3: RESEARCH METHODOLOGY		68
3.1	Introduction	68
3.2	Dti as the Research's Case Study	68
3.3	Case Study Method	69
3.4	Data Collection and Analysis	70
3.5	Conclusion	72
CHAPTER 4: CASE STUDY		73
4.1	Introduction	73
4.2	Department of Trade and Industry	73
4.3	The dti's Women's Economic Empowerment Strategies	75
4.4	Gender and Women's Empowerment Unit	81
4.4.1	Isivande Women's Fund	82

4.4.2	Bavumile Skills Development Programme.....	83
4.4.3	Technology for Women in Business (TWIB).....	84
4.4.4	South African Women’s Entrepreneur’s Network.....	84
4.5	Small, Medium and Micro Enterprises (SMMEs).....	86
4.6	Black Economic Empowerment (BEE).....	88
4.7	Conclusion	91
CHAPTER 5: DISCUSSION OF FINDINGS		92
5.1	Introduction	92
5.2	Empowerment.....	92
5.3	Gender-role Stereotypes on Business Sector Choice.....	95
5.4	BEE for Women’s Empowerment?.....	96
5.5	Who is the Beneficiary: Rural Poor or the ‘Bankable’ Women?	97
5.6	Lack of Programme Information for Poor Women.....	99
5.7	Empowerment for Women or State?	101
5.8	Empowerment or Economic Growth?.....	103
5.9	Conclusion	105
CHAPTER 6: CONCLUSIONS AND RECOMMENDATIONS		107
6.1	Introduction	107
6.2	Summary of Literature.....	107
6.2.1	Section 1: Women’s Empowerment and Gender Mainstreaming	107
6.2.2	Section 2: South African State.....	109
6.2.3	Chapter 2 Reflections	111
6.3	Case Study Findings: Chapter 5	113
6.4	Study Arguments	115

6.5	Study Recommendations.....	116
6.5.1	Recommendations for Further Research	117
6.6	Study Limitations.....	118
6.7	Conclusion	118

LIST OF ABBREVIATIONS

ANCWL	African National Congress Women's League
BEE	Black Economic Empowerment
B-BBEE	Broad-Based Black Economic Empowerment
DTI	Department of Trade and Industry
GAD	Gender and Development
GWE Unit	Gender and Women's Empowerment Unit
RDP	Reconstruction and Development Programme
SAWEN	South African Women's Entrepreneur's Network
SMMEs	Small and Medium-sized and Medium-sized Enterprises
UN	United Nations
WID	Women in Development

CHAPTER 1: INTRODUCTION

This study is about women, particularly black women, in South Africa. The researcher wants to understand the situation for women and gender in relation to development in the South African context. Thus, the aim is to investigate black women's empowerment by reviewing government's policies that aim to empower these women in South Africa. This chapter provides an overview of the study on women's empowerment in South Africa. In addition to presenting a problem statement for this study, the background on South Africa will be presented, with the focus on the position of black women in the country. This chapter will also highlight the methodology and objectives of the study.

1.1 Background and Rationale

More than half of the South African population is made up of women, and the majority of these women are black women. According to Statistics South Africa's 2014 mid-year report, the approximate population is 54 million, of which 51% are women and 80.2% of those women are black. The new democratic South Africa aims for a non-racial, non-sexist society. Still, women are traditionally excluded from all spheres of life and bear the burden of discrimination and inequality.

The foregoing follows many years of apartheid where people of colour were marginalised by the economically and politically powerful white people who dominated the racially marginalised groups of individuals and denied them the right to vote and participate in economic activities in the same way as white people (Klages, 2006). Moreover, non-white people (black, Indian and coloured people) were effectively placed on the margins of society, and this marginalisation was based on a "race, class, nationality, sexuality, and other identity" classification arranged by whites, with the effect that non-whites were seen as 'the other' (Klages, 2006: 149).

The birth of democracy in 1994 came with the introduction of a newly drafted constitution that emphasised equality for all citizens, rejecting discrimination based on gender, race, and class (Human Development Department, 2009; Gumede,

2012). Therefore, pieces of legislation and policies have been formulated in the country to promote equality, representing the deemed vulnerable (women). These measures include *Domestic Violence Act of 1998*; *Promotion of Equality and Prevention of Unfair Discrimination Act of 2000*; *Choice of Termination of Pregnancy Act of 1997*; *Customary Marriages Recognition Act of 1998*; *Labour Relation Act of 1996*; *Skills Development Act of 1999*; and organisations such as the *Office of the Status of Women (OWS)*, *Commission for Gender Equality (CGE)* (The South African Constitution; Office on the Status of Women Report, 2006) to mention a few.

Women have become the focus point of every discussion in almost every developing country, including South Africa, and there have been many debates on how to empower them so that they get equal opportunities in society. In post-apartheid South Africa, many changes have been taking place with many opportunities for the empowerment of previously marginalised people, specifically black women. These changes, amongst others, include “the transformation of the economy and the labour market worldwide, together with the provision of increasing educational opportunities for women” (Stead & Watson, 1998: 289).

The discourse of women’s economic empowerment is implemented and promoted in post-apartheid South Africa by both state and private institutions to advance black professional women in the country. Moreover, “international organizations are increasingly paying more attention to women’s economic empowerment as well as to investments in women due to the recognition that gains accruing from increasing women’s economic opportunities lag behind those in women’s capabilities” (Khattab & Sakr, 2009: 13). According to Ogato (2013) and Singh (2006), women who are economically empowered have the ability to bring positive change to the country’s economy, resulting in rapid, real, and achievable development in a country with tangible benefits, not only for women but also for society as a whole (Ogato, 2013; Singh, 2006). To achieve this, numerous programmes in both public and private sectors have been created to promote women’s economic empowerment in South Africa.

One of the existing women’s empowerment programmes in the country is the Department of Trade and Industry’s Gender and Women’s Empowerment (GWE)

Unit which aims to empower women economically by offering funding to women-owned businesses (Department of Trade and Industry, 2015). The mandate of the Unit is to provide support to businesses owned by women through a number of programmes and policies designed to encourage and increase the participation of women in the mainstream economy (dti, 2015). A number of these programmes offer business funding to black women as a way of promoting the economy in the country. These programmes follow the microcredit strategy, promoting women's involvement in the economy as business owners.

Women entrepreneurs play a pivotal role in the country's economy; hence, women are encouraged to establish their own business ventures. According to Maas and Herrington (2007), this is because entrepreneurs in South Africa and in many developing countries are viewed as an important solution to the problem of low economic growth, high levels of poverty and unemployment. As a result, the White Paper in South Africa encourages women entrepreneurs to participate in the Small, Medium and Micro Enterprises (SMMEs) to assist in the creation of employment and economic growth (South African Government, 1995). Therefore, numerous measures have been put in place in the country to create an environment that will encourage and promote women entrepreneurs. These include the Department of Trade and Industry's initiatives such as Black Economic Empowerment (BEE), South African Women's Empowerment Network (SAWEN), Technology for Women in Business (TWIB) and many more, to empower women and mainstream gender in the country (dti, 2005).

However, there is still a need for more women entrepreneurs in the business arena, as it still remains male-dominated. Moreover, women's unemployment rates remain high, whereas women-owned businesses remain less in post-apartheid South Africa. This is due to a number of factors that hinder women's participation in the economy as well as in public sphere activities. As a result, a majority of women resort to entrepreneurship as a way of escaping poverty (Rahman, 2013). However, women are confronted with numerous challenges hindering their success in the business realm and that also prevent them from establishing their ventures. Access to finance due to lack of collateral is one of the major barriers that women entrepreneurs face (Rahman, 2013), especially in developing countries including South Africa. Also,

socio-cultural values, lack of information, education and training are other factors that hinder not only the growth of business women but also women's success in general, resulting in a low status of women in the country (Rahman, 2013).

Nevertheless, South Africa adopted the Millennium Development Goal No.3: Women's Empowerment and Gender Equality strategy as promoted by the United Nations and other international development agencies. Additionally, the South African (SA) state has also established a number of interventions to empower women. The next subsection provides detailed contextual information on the efforts made by the State to empower women. Because of the large number of government's efforts to empower women in the country, the section will cover only those efforts that are relevant to the study.

1.1.1. South African State's Efforts to Empower Women

Transitioning from the apartheid to post-apartheid era, the South African state focused on the transformation of legislative frameworks and forming new structures and institutions that will ensure the delivery of the new policy frameworks. The transition period focused on moving away from the apartheid legacies of racism, inequality, and poverty to improving the lives of the poorest citizens (South African Human Rights Commission, 2006). South African Human Rights Commission (2006) highlights:

The Constitution has provided the compass that has steadily steered South Africa as a nation away from the dark days of apartheid to a future that is founded on freedom, respect for human rights and the rule of law, and in which there is hope for even greater realization of social justice and prosperity for all South Africans (South African Human Rights Commission, 2006: 2).

Similarly, the legacy of apartheid embedded structures of inequalities that exposed a great number of women, black women in particular, to poverty (South African Human Rights Commission, 2006). As part of its human rights vision and mission, post-apartheid South Africa is dedicated to accomplishing gender equality for all its citizens. There are a number of implements, both international and regional, that

promote gender equality that South Africa as a country has ratified (Gumede, 2012). These include *the 1995 Beijing Declaration and Platform for Action; the AU Heads of States Solemn Declaration of Gender Equality in Africa, which was adopted by South Africa in 2004; the Optional Protocol to CEDAW, which was endorsed in 2005; the 1979 Convention on the Elimination of All Forms of Discrimination against Women, which was ratified in 1995; and the 1993 Declaration on the Elimination of Violence Against Women, which was signed in 1996* (ANC Gender Paper, 2012).

Following many decades of discrimination against Africans in the country by whites, efforts by the post-apartheid South African state have been made in formulating programmes and policies to ensure the teaching of the South African constitution which includes human rights and dignity, freedoms and equality for all citizens (Gumede, 2012). Countless policy instruments and pieces of legislation have been announced with the aim of redressing the legacy of apartheid (Gumede, 2012). These pieces of legislation were planned with the aim to “provide for special positive measures or preferential treatment of black people, women and persons with disabilities to address the legacy of past legal and social injustices” (South African Human Rights Commission, 2006: 5). For example, the *Employment Equity Act of 1998* and the *Preferential Procurement Policy Framework Act of 2000* were passed to outlaw violence against women and discrimination based on gender (South African Human Rights Commission, 2006).

Moreover, the State “sought to give blacks, coloreds and Indians, as well as women and the physically disabled, a greater share of the employment opportunities in the country, in order to counterbalance the disparities caused by apartheid exclusionism” (South African Human Rights Commission, 2006: 5). Thus, it came up with priority legislative programmes such as the *Employment Equity and Affirmative Action* with the aim of redressing disadvantaged groups (South African Human Rights Commission, 2006). Additionally, in 2003, the State introduced the *Broad-Based Black Economic Empowerment (B-BBEE) Act*, “which focuses on positive measures aimed at economic empowerment of black women, men and persons with disabilities to redress systemic economic inequalities that persist beyond legalized injustice” (South African Human Rights Commission, 2006: 16). The B-BBEE strategy will be discussed in detail in Chapter 4.

Furthermore, the post-apartheid government also passed the *Promotion of Equality and Prevention of Unfair Discrimination Act* in 2000. According to this Act, “equality includes the full and equal enjoyment of all rights and freedoms as contemplated in the Constitution and includes de jure and de facto equality and also equality in terms of outcomes” (South African Human Rights Commission, 2006: 4). Likewise, the Women’s Empowerment and Gender Equality Bill was adopted in South Africa by the National Assembly in March 2013. The Bill encourages “the promotion of gender equality and facilitates the implementation of policies and programs aimed at increasing the empowerment of women” (The South African Women’s Empowerment and Gender Equality Bill of 2013). The Bill aims to make provisions for at least 50% of decision-making posts in the country to be filled by women and improve women’s access to education, training and skills development (The South African Women’s Empowerment and Gender Equality Bill of 2013).

A number of institutions have also been established to coordinate and monitor the implementation of these policies. The non-sexist non-racial policies are enunciated in the new democratic South African constitution, recognizing women as citizens who are equal and with equal rights (Human Development Department, 2009). The South African government has institutionalized gender equality as well as women’s empowerment in its measures and policies. In addition to institutionalizing gender equity, the State has also taken the gender mainstreaming strategy – an approach to make both men’s and women’s distress as well as experiences – a central element of the implementation, evaluation and monitoring of the programmes and policies (Human Development Department, 2009). As a result of the strategy, the South African state established the Gender Machinery.

Under the South African National Gender Machinery is the Office on the Status of Women (OSW), which is “situated in the Office of the Presidency at national level and in the Office of the Premiers at provincial level. Gender Focal Units or Points in government departments also exist at both national and provincial level, and are coordinated by Office on the Status of Women” (Human Development Department, 2009: 14). The Office on the Status of Women was developed in 1997 with the duty to promote gender mainstreaming in all government departments through facilitating, monitoring, training and implementing the necessary policies. The Office on the

Status of Women was also created in response to the preparation of *South Africa's National Policy Framework for Women's Empowerment and Gender Equality*, which is a gender policy framework adopted in 2002 (Human Development Department, 2009).

The post-apartheid government made arrangements for the Office on the Status of Women and the Commission on Gender Equality, under the National Gender Machinery, to be established with the duty to “monitor and evaluate policies and practices of state organs at any level, statutory and public bodies, and private institutions, in order to promote gender equality and make recommendations that it deems necessary” (Human Development Department, 2009: 20). The Commission is described as “a state institution set up to advance gender equality on all spheres of society and make recommendations on any legislation affecting the status of women” (Commission for Gender Equality, 2015; Office on the Status of Women Report, 2006: 6).

According to the South African Human Rights Commission (2006):

the adoption of the Prevention and Eradication of Violence Against Women and Children (Addendum to the SADC Declaration on Gender and Development), through the leadership of South Africa, was a major policy achievement in the fight against gender violence and in the promotion of gender equality, followed up by a local National Conference of Commitments, which emerged with a national framework for an integrated response to violence against women (South African Human Rights Commission, 2006: 18).

Not only is the South African state interested and working towards combating the issue of inequality but it also has programmes and policies dedicated to empowering women. For any individual or group that has been subjected to discrimination, such as black South African women, empowerment is seen as an appropriate goal and regarded as a crucial project in the movement to liberate individuals from oppressive structures and beliefs. Arguably, the government considers the concept of empowerment to be a vital expression of self-determination and individualism.

Alluding to this, Ogato (2013: 359) states, “women’s empowerment and gender equality is recognised as one of the building blocks in combating poverty and achieving sustainable improvement of livelihoods of a community”. As a result, many developing countries including South Africa are currently working towards achieving sustainable development and poverty reduction by implementing policies that promote women’s empowerment and gender equality (Ogato, 2013: 359). The South African state encourages women’s participation especially in the economy, as part of its women’s economic empowerment strategy. ‘Fundamental definitions of participation as a stage for citizenship not only accentuate community immersion in local development processes, but also demand that social development lead to substantive empowerment of community members in terms of rights, power, agency, and voice’ (McEwan, 2005: 973).

According to McEwan (2005: 973), “this perceived connection between citizenship, social development and substantive empowerment has been central to attempts to reshape citizenship in South Africa but, since prevailing power relations are left largely untouched, specific groups remain excluded from participation and thus disempowered”. McEwan (2003, as cited in McEwan, 2005: 973) further add that the South African government like many others has to construct spaces of participation within its wider vision for socio-economic development by transferring state power to localities through registration that also necessitates participation of citizens in local governance.

The South African state has formulated different institutions and programmes to empower women, especially economically. One of the state institutions aimed at fulfilling this is the dti, which through its GWE Unit “is tasked with the responsibility of championing women’s economic empowerment and participation, as well as ensuring that women-owned enterprises are integrated into the mainstream economic activity in South Africa” (dti, 2015). The GWE Unit aims to empower women economically and encourage their participation by providing them with business funding, thus contributing to the country’s economic growth. Numerous programmes targeting South African women have been introduced by the GWE Unit “with the ultimate goal of developing sustainable enterprises that contribute to the country’s gross domestic product, employment, equity and economic transformation

to enable women to have equal access to and control over economic resources” (dti, 2015). A few of the programmes by the GWE Unit include:

- *B'avumile Skills Development Initiative*, which “is a women’s empowerment capacity-building initiative aimed at identifying talent in the arts and crafts and textiles and clothing sectors”;
- *Technology for Women in Business*, targeting “women entrepreneurs who use enterprising technological innovations to increase the production and enhance the quality of their products”;
- *Technogirls Programme*, which “aims to encourage young girls to contribute to the country’s economic development and growth by becoming the creators of wealth and job opportunities”; and
- *South African Women Entrepreneurs’ Network*, which mains “to fast-track support provided to women in addressing challenges faced when establishing, strengthening and sustaining their enterprises” (dti, 2015).

Moreover, various efforts, strategies and policies to encourage women’s participation in the economy as entrepreneurs have been developed by the Department of Trade and Industry. The Department has come up with strategies that create a setting that enables women entrepreneurs to participate in small and medium enterprises. Additionally, the dti also heads the BEE strategy, which has and is enabling some black women to start their own businesses, access management level, and take part in board decisions. The dti’s policies and strategies to gender mainstreaming and women’s empowerment will be discussed at length in Chapter 4.

However, these programmes do not provide funding to any business but only to those that fall under certain business sectors (such as mining and transport) that are deemed to impact the country’s economic growth positively. According to the dti (2015), in order for women to acquire these funds, they have to meet specific requirements such as having an already operating business for a certain period of time (in this case, six months or more) and be a majority shareholder. As a result, acquiring funding becomes a difficulty for most black women, as majority of them are unemployed, illiterate and lack business skills; therefore, they do not have money to start businesses nor have the skills to keep sustain a business. For these reasons, women’s empowerment in the country seems to be for the State’s benefit, as it ties

empowerment to economic growth before women's interests, hence the instrumentally narrow deployment of empowerment. As a result, these 'empowered' women remain powerless and discouraged, which is in contrast with the argument of Rappaport (2004) that empowerment promotes power and participation, encouraging people to be the masters of their own fate.

Moreover, as part of the State's commitment to promoting women's empowerment, the National Gender Machinery was established in addition to its mission to mainstream gender. The National Gender Machinery is "a network of interrelated structures that operate collaboratively to facilitate and co-ordinate national efforts in pursuit of the advancement of women and the achievement of gender equality" (South African Human Rights Commission, 2006: 14). These structures include:

the Commission for Gender Equality (CGE); the Office on the Status of Women (OSW); Gender Focal Points (GFPs); Organs of Civil Society; South African Human Rights Commission (SAHRC); the Public Protector, and the courts are also expected to play a role in the advancement of women and the promotion of gender equality (South African Human Rights Commission, 2006: 18).

Also, the National Policy Framework for Women Empowerment and Gender Equality, known as the National Gender Policy Framework, has been developed to promote and ensure women's empowerment (South African Human Rights Commission, 2006).

Regardless of all the aforementioned measures, policies, pieces of legislation and programmes dedicated to women, black women continue to be discriminated and affected daily in all spheres of life based on class, disability status, sexuality, and race. Moreover, gender inequality remains a problem with the two South African laws which contradict each other: the customary law promotes inequality, subverting women to male control, while the constitutional law promotes equality between genders, leaving women in rural areas vulnerable. Hassim (2014: 10) states, "in rural areas that are under the control of traditional authorities, despite the constitutional guarantees, women are less likely to have equal voice". Many black women in South Africa, especially in rural areas, remain unable to access a broad set of socio-

economic and human rights that are promised by the country as a result of gender inequality, 'reinforced by customs and traditions' (Hassim, 2014: 10).

After 21 years of democracy, women in South Africa are generally still faced with issues of inequality, the majority are unemployed, and most are stricken by poverty. On that account, their status remains low.

1.2 Problem Statement and Research Questions

Regardless of all the efforts that the South African State has made in cooperation with international development agencies such as the United Nations, the World Bank, etc., the lives of the marginalised groups (such as children, the poor, and women) seem to remain unchanged and unaided by these efforts. Concepts such as women's empowerment and gender mainstreaming are popularly used in government's documents and policies as strategies to enable the marginalised to gain control and power over their lives (Ogato, 2013). Women's empowerment has become the most crucial and relevant issue of development in contemporary society across the globe. Women's empowerment became popular in the mainstream development discourse since the 1990s (Luttrell, Quiroz & Scrutton, 2009; Bisnath, 2001). The ability of this strategy (women's empowerment) to achieve human development and solving issues of poverty and economic growth as viewed by many international development agencies is what caused it to become such a catch phrase in development circles – making it an end in itself (Luttrell et al., 2009; Bisnath, 2001).

Consequently, the economic empowerment of women has been promoted by international development agencies such as the World Bank and adopted as one of the most adopted strategies by states in developing countries, drafting and implementing policies that promote this strategy, especially through entrepreneurship. However, regardless of the many state-led policies which have been put in place to empower women, the status of women in South Africa, like in many developing countries, remains low, while poverty and unemployment rates remain high.

Women in post-apartheid South Africa, especially black women, do not hold the majority of powerful positions in both public and private sectors, and often encounter glass ceiling in business. Women encompass 43% of the skilled workforce, 42% of those with a professional qualification, 30% of senior managers, and 20% of top management (Commission for Employment Equity's 2014 Report). Also, in comparison to their male counterpart, the unemployment rate is higher for women, particularly Black women. Additionally, women are poorly represented in politics, even in women-led parties. Women representation in the South African Parliament in 2014 was made up of 40% of women and 41% of women in the Cabinet (Commission for Employment Equity's 2014 Report).

Against this background, it can be argued that the implementations and executions made by the South African state through its women's empowerment and gender mainstreaming policies and strategies are yet to take place. The category of 'women' and 'gender' as well as the measurement of 'women's empowerment' remains unclear in government documentation. The main question for this study then is: Why are the marginalised groups, particularly women, still lacking power and control over their lives when the country has many programmes dedicated to the empowerment and mainstreaming of gender?

This study explores women's empowerment through micro enterprise development, which is regarded as an important method with greater prospects to empower those who were once disempowered. Moreover, this study looks at how the concept of empowerment and gender equality is interpreted by the SA state and the effects on the implementation of these concepts. This information will be acquired from analysing documents, strategies and policies dedicated to promoting gender equality and empowerment of women obtained from the dti's website as well as the Internet.

Set against this background, the study aims to outline and to analyse policy practices of (economic, social and political) empowerment for specific black women in South Africa. This research considers the politics and practices of 'empowering' black women in post-apartheid South Africa. This will be done by analysing government policy frameworks and strategies intending to 'empower' specific black women, not merely in terms of the success or failure of the programmes but also in terms of how

they understand and mobilise terms such as 'gender', 'women' and 'empowerment'. The study's research questions are as follows:

- 1) How do these government policies define and describe 'gender', 'women' and 'empowerment'?
- 2) How is women's empowerment measured in South Africa?
- 3) How do economic empowerment programmes impact women's lives in South Africa?

1.3 Methodology

This research is based primarily on secondary data from sources. This is made up of articles, academic literature, journals, policy documents, reports, and laws, among others. The specific documents that the study analysed are strategic and framework documents from the dti that have been produced for the purpose of women's empowerment and gender mainstreaming. These relevant sources were accessed online, from the dti's website and were reviewed for this study by assessing the different issues related to women's empowerment. The dti is used as a case study for this study, as it is a government institution that promotes women's empowerment and gender equality through the microcredit strategy – thus is relevant to the study's focus.

The initial aim was to interview the beneficiaries of the dti's women's empowerment programmes (the entrepreneurs) together with the programme management team. The interviews would have complemented the qualitative text analysis of the policy and strategy documents in order to provide substantial and objective answers to the research questions as opposed to focusing only on documentary analysis. However, due to the time constraint for this research, the alternative plan was to focus only on the critical analysis of the official documents from the dti. Chapter 3 will provide more information on the methods used in this study.

1.4 Chapter Outline

Following on from this introductory chapter, Chapter 2 will review literature on women's empowerment in relation to development. This chapter will be divided into

two sections. The first section will discuss the conceptualisation of women's empowerment from the feminist perspective as well as development discourse, and the second section will specifically focus on the South African context to understand the low status of women in the country. Chapter 3 explains the method used to collect data for this study, and Chapter 4 will be the case study. In Chapter 4, the dti will be reviewed including its efforts towards empowering women and mainstreaming gender. Chapter 5 is the analysis of the data in this study. The last chapter (Chapter 6) will conclude the study by revisiting the findings of this study, contextualising the findings by pointing to the limitations of the study and making recommendations for further research.

1.5 Conclusion

In summary, the post-apartheid South African government regard women's empowerment and gender equality as one of its main objectives. Therefore, policies, laws and strategies have been put in place with the aim to redress past inequalities and 'empower' women. However, women in general and black women particularly are still exposed to inequalities in post-apartheid South Africa, despite all the efforts made by the State.

The main focus of this study is on empowerment and gender equality of black women in South Africa. Since empowerment is a broad concept in itself, this research aims to explore issues related to black women's empowerment in South Africa by focusing particularly on the dti's policies on women's economic empowerment. This chapter has presented the orientation and background as well as the objectification of the study. The study, specifically Chapter 2, which covers the literature review, provides the contextual understanding of women struggles that result in their low participation in the economy in post-apartheid South Africa. The chapter also discusses women's empowerment in relation to development.

The next chapter will focus on a review of literature pertinent to this study.

CHAPTER 2: LITERATURE REVIEW

This study aims to understand how government policies that have been dedicated to empowering women and gender mainstreaming define and describe 'gender', 'women' and 'empowerment', and how women's empowerment is measured by the government in South Africa. For this reason, it is important to review different kinds of literature on the concept of empowerment in development and how women's empowerment is viewed by the mainstream development discourse in order to find answers to these questions.

The preceding chapter provided an introduction and background to this study. This chapter consists of two sections: the first section discusses how the concept of empowerment came about, how it is understood, especially in the development discourse, and the views of different scholars on empowerment. Also, literature on gender mainstreaming as a strategy to solve gender inequality will be reviewed in this section. The second section will discuss empowerment and gender from a South African context and also provide literature from different scholars on the status of women.

SECTION 1: WOMEN'S EMPOWERMENT AND GENDER MAINSTREAMING

2.1 Introduction

From the feminist point of view, empowerment focuses on transforming forms of power that exist and impose negative impacts on women's lives. It also focuses on local contexts and people, regarding women as active agents of their own lives and active voices in their own development. However, within the mainstream development discourse, empowerment focuses on increasing women's participation to achieve human development and economic success. This section provides a broad overview of empowerment within the development context: it outlines the definitions of empowerment; how and when the concept was adopted by the development enterprise as an alternative development; and what scholars think empowerment mean.

2.2 From Women in Development to Gender and Development

According to Parpart (2000), it was during the 1940s era when the development initiative came alive as a top-down approach. During this era, areas that lacked technology, Western knowledge and not modern were seen as underdeveloped – a problem which could only be resolved by Northern experts who possessed necessary skills (Parpart, 2000). “The success of these interventions depended upon cooperation with, but rarely the knowledge or leadership of colonial subjects and later postcolonial states” (Parpart, 2000: 2). Parpart (2000) argues that the development discourse, although not fully dominating, has propelled the colonial and post-colonial fights over power, and development in practise perpetuated state dictatorship and authority, especially in Africa (Parpart, 2000).

According to Miles (2001), development discourse experienced crucial ideological shifts following the numerous calls for a reset of political agendas as well as a change of development policy. The efforts of development institutions such as the United Nations (UN) to promote development in third-world countries were influenced by the development model (Miles, 2001). Modernisation and dependency theories were focused on environment sustainability and basic needs (such as food, water and electricity) provisions (Friedmann, 1992). These models were criticised by many feminists. They were criticised for their inability or failure to address sustainable development and poverty that persisted during that period. According to Miles (2001: 427), “these analyses demonstrate the importance of exploring ways in which prevailing cultural and political images, conceptions, language and historical legacies have shaped, and continue to shape discourse on modernisation in the third world”.

Policies inspired by the development approaches of that period failed to fulfil their goals. This was because gender was overlooked in development by these development policies (Friedmann, 1992). Development in third-world countries marginalised women, the poor and underprivileged. Women did not gain autonomy in all spheres of life and were also unable to control resources (Miles, 2001). As a result of this deprivation and persisting poverty, research advocates called for gender in development. This led to the United Nations Decade for Women (1976-1985). This decade brought to the fore the ‘visibility’ of women in economic and

social development. A shift was experienced from the preoccupation of women's reproductive responsibilities to productive activities within the workplace (Saunders, 2002; Parpart, 2002). The goal here for this gender policy was to promote equality, empowerment and equity through the liberation of women from male subordination (Saunders, 2002; Parpart, 2002). There are a number of factors that have been highlighted by feminists and scholars that are relevant to the women's empowerment approach. These include women's control over resources, women's needs and roles, decision-making, as well as policy approaches to women in development (Saunders, 2002). The importance of gender as a development in the empowerment discourse was also highlighted (Parpart, 2002).

The United Nations Decade for Women declared Women in Development (WID) as its approach to challenging the position of women by making the productive potential visible (Luttrell et al., 2009). The solution to the problem of women's subordination was to improve the status of women by making it possible for them to enter the labour market and be part of capital production (Saunders, 2002; Parpart, 2002). The aim of the WID approach was to involve women in development for purposes of productivity (Luttrell et al., 2009). For example, women were now entering the economic sphere as domestic and agricultural workers. Because of that, the role of women in economic development was acknowledged.

Moreover, the WID approach was based on the logic that women need to be integrated into development processes in order for them to be effective (Luttrell et al., 2009; Miles, 2001). Thus, WID programmes worked on promoting the integration of women into development through employment and credit access (Moser, 1993, as cited in Miles, 2001; Björg, 2007). According to Björg (2007), the strategy was adopted with an assumption that women would no longer be marginalised if the policy was changed into an equality one (from welfare provision), include women in the development process, and make them 'visible'.

The approach was criticised in the 1980s for its lack of questioning/addressing the underlying cause of women's subordination, or the existing social structures (Luttrell et al., 2009; Björg, 2007). Critics of the WID approach argued that, although women have been part of the development process for a long time, their involvement was 'invisible' and ignored due to the structural inequalities that exist in society (Rowland,

1997; Luttrell et al., 2009). According to Björg (2007), this approach instrumentalised women, as it focused on their role in production with no access to decision-making or power in society. Moreover, the Gender and Development (GAD) advocates criticised WID for focusing on women in isolation and maintained that this ignores the fact that women's position is subordinate to men, which is the real problem that requires attention and addressing (Connelly, Murray, MacDonald & Parpart, 2000). Scholars raised the need for gender to be viewed as a development conceptual tool. WID was further critiqued for the fact that it is an 'add-on' approach rather than an integrative one (Luttrell et al., 2009).

Modernisation theory focused on integrating women into development processes, and the WID's perspectives were also based on this goal and existed within the modernisation approach (Connelly et al., 2000). The aim of this paradigm was to develop third-world countries with Western values, institutions and technologies (Connelly et al., 2000). Moreover, programmes under WID and modernisation focused on delivering practical needs such as income, water, shelter, and food, which were considered necessary needs to improve the lives of women (Connelly et al., 2000). However, this failed to recognise the imbalances in roles and responsibilities that existed between women and men, which exposed how empowerment and changing women's position in society was not their agenda (Connelly et al., 2000).

As a result of the above-mentioned criticisms, the focus shifted from women to gender relations (Björg, 2007). With this argument, GAD placed its focus on gender relations in its development process. Therefore, in reaction to the WID approach, the GAD approach was then established and sought to eradicate women's subordination and existing power relations (Parpart, 2000; Luttrell et al., 2009). According to Luttrell et al. (2009), this approach realised the potential of women in development and also addressed the 'dynamics of power, gender relations, value systems, and social context' (Luttrell et al., 2009), as it was concerned with the increasing burdens of work that women bore as a result of their inclusion in the development process. Moreover, the focus of the GAD method was on achieving power and equal status between women and men by changing the marginal positions held by women in society (Björg, 2007).

Furthermore, according to Parpart (2000), the GAD approach contended that women's development was impeded by cultural assumptions and practices that define gender roles. This approach 'called for attention to the gender roles and relations, socio-economic and culture inequalities, as well as the experiences and voices of poor women, their collective action in particular' (Parpart, 2000: 3). The bottom-up and actor-orientated methods of this approach connected it to empowerment (Parpart, 2000). Moreover, this approach focused on the eradication of the subordination of women; it aimed to bring about equity and equality through women's empowerment.

However, there were some critics of this approach. According to Björg (2007):

a difficulty encountered in practice with the Gender and Development approach, as with the Women in Development approach, is that, gender can be used in an instrumentalist way of facilitating other objectives within the prevailing ideologies: 'gender' can become a substitute for 'women', who are then used as a vehicle through which some policy can be fulfilled (Björg, 2007: 21).

Both approaches instrumentalise women by treating them as a resource for simply reaching other development goals such as sustainable development (Björg, 2007).

The gender and development strategy has come under severe scrutiny for both working against the interest of womankind and also for its failure to deliver on its promise. As a result, the women's empowerment perspective became popular in the 1990s within the mainstream development discourse.

2.3 Empowerment

According to Bisnath (2001), the concept of empowerment became popular in the 1970s, brought alive by women's organisations and feminists, and it identified the significance of self-transformation and women's agency. Empowerment originated in civil rights movements and also women's movements with the appeal for political empowerment (Bisnath, 2001). Sahay (1998) adds that the practice of empowerment in human services arose from efforts to establish effective services for the oppressed

groups such as people of colour and women with the aim of addressing personal and social problems shaped and stretched by powerlessness.

Moreover, women's organisations used the concept explicitly to frame and aid the struggle for women's equality and social justice through a conversion of economic, political and social structures both at national and international levels (Bisnath, 2001). According to Luttrell et al. (2009), empowerment during this era (1970s) was viewed as a fundamental mission of social revolution to enable those who are excluded to define and collectively claim their rights.

Thus, from the 1970s era, empowerment was about the gaining of power by the powerlessness to challenge the ideologies of patriarchy that created inequalities between men and women (Batliwala, 1994). According to Rappaport (2004), empowerment is a process whereby control and mastery is accomplished by people over their own lives as well as a critical understanding of their context. Further, Gibson and Woolcock (2005) add that empowerment fosters capacity and power in people, which they use to better their lives, by acting on important issues. This means that a person who has personal control, competence and willingness and also desires to exert control in his/her life is 'empowered', as argued by Zimmerman and Rappaport (2008).

To be empowered is to have the power, and those who lack power are disempowered. According to Kabeer (2005), disempowered people are those who have been denied the ability to make choices. Empowerment according to her is the ability to make choices, and for one to be able to do so, there should be alternative options. Keller and Mbwewe (1991, as cited in Rowlands, 1995) also define empowerment "as a process whereby women become able to recognize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination". Kabeer (2012) extends this by stating that there are two options one can choose from: strategic life choices which are significant to the way people want to lead their lives are classified as first-order choices, and the second-order choices do not define life's parameters and are less consequential but still significant for the quality of life and are mostly framed by the first-order choices.

Power appears to be the main ingredient of empowerment. However, power can also be the main ingredient of disempowerment. Therefore, it is essential to understand the different types of power, for it could break or build the development process. Rowland (1997) categorises and differentiates four types of power relations. First, the ability to force and sway is described as 'power over'. This form of power is usually exercised by the dominant (Rowland, 1997). Empowerment based on this form of power tends to stress the need to participate in existing economic and political structures and does not include changes to those structures (Rowland, 1997). Secondly, 'power to', on the other hand, involves transforming existing hierarchies and empowerment base with a view of 'power to' stresses on access to decision-making (Rowland, 1997). Thirdly, 'power with' arises from collective action, and this power emphasises that accumulating power strengthens the power of others than decreases it (Rowland, 1997). Finally, Rowland (1997) differentiates 'power within' as power from individual consciousness, focusing on building self-esteem.

Rowland (1997) warns that it is important for development organisations and programmes to understand these different forms of power to ensure that they follow the right one that will impose empowerment. Empowerment of this era is about enabling women to gain and have access and control over resources, by transforming the institutions that perpetuate discrimination based on gender. Alluding to this, Batliwala (1994) states:

the goals of women's empowerment are to challenge patriarchal ideology (male domination and women's subordination); transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality (the family, caste, class, religion, educational processes and institutions, the media, health practices and systems, laws and civil codes, political processes, development models, and government institutions); and enable women to gain access to, and control of, both material and informational resources (Batliwala, 1994).

Women's movements in the 1970s spoke about participating in decision-making in both the private (household) and public sphere (government and policy developments) in addition to gaining control over their lives (Rahman, 2013). Longwe (1998) defines women's empowerment as the process by which women come to

recognise and address gender inequalities which stand in the way of their advancement in terms of equal access to resources and full participation in power structures and decision-making. Moreover, the focus of empowerment practice was on increasing feelings of collective and self-efficiency, increasing critical awareness, as well as improving skills for individual and social transformation (Sahay, 1998). Adding to this, Bisnath (2001) states:

the initial theoretical framework through which the original concept of women's empowerment was produced acknowledged inequalities between men and women, situated women's subordination in the family, the community, the market and the state, and emphasized that women experienced oppression differently according to their race, class, colonial history and their country's position in the international economic order (Bisnath, 2001: 12).

Furthermore, women's access to resources as well as the ability for them to have control and power to address their needs is one of the important factors in empowerment. According to Malhotra, Schuler and Boender (2002), the centre of empowerment lies in the ability of a woman controlling her own destiny. This implies that to be empowered, women must not only have equal capabilities (such as education and health) and equal access to resources and opportunities (such as land and employment) but must also have the agency to use those rights, capabilities, resources and opportunities to make strategic choices and decisions (such as is provided through leadership opportunities and participation) (Malhotra et al., 2002).

Malhotra (2003) posited that the fact that women are the initiators of their own empowerment process does not deny the relational aspect of power that people, mainly men, in women's environment can exercise to influence their empowerment process. In this sense, power can be considered a blend of agency and resources; therefore, for women to get empowered, they must gain both agency and access to or control over resources (Malhotra, 2003). Additionally, for women to be able to exercise agency, they need to live without the fear of coercion and violence and also have the ability to recognise alternative choices (Malhotra et al., 2002). Agency is defined as "the ability to make purposeful choices, which involves envisioning and purposefully choosing options" (Mngomezulu, 2009: 24).

According to Kabeer (2005: 14), agency is core to empowerment, as it represents the ability to actively exercise choices and put them into effect “in ways that challenge power relations”. Agency emphasises social inclusion and participation of those people (women) in disadvantaged positions and communities, as it rejects the top-down approaches toward development (Malhotra, 2003). In addition, to have agency is to be an active actor during the process of change rather than a recipient. According to Malhotra (2003: 2), “... there could be an improvement in gender equality by various measures, but unless the intervening processes involved women as agents of that change rather than merely as its recipients we would not consider it empowerment”. Therefore, agency involves the capability to articulate strategic choices and to also control resources as well as decisions that impact life outcomes. Also, agency dismisses the top-down approach towards development and stresses inclusion and participation at institutional levels (Malhotra, 2003).

Based on the above understanding and conceptualisation of empowerment from the feminist perspective, an empowered person is one who has agency and power to transform the hierarchical structures that bring about oppression. This concept of empowerment from the feminist’s perspective raises the notions of autonomy, liberation and freedom. However, the understanding of empowerment is not similar within the development discourse. The concept of empowerment has been altered in the mainstream development discourse (Mayoux, 1995). The usage and goal of the concept were changed in the 1990s, especially within the mainstream development discourse. International development agencies and other organisations began using it in isolation from a feminist agenda to refer to their intention of enhancing women’s choices and productivity (Luttrell et al., 2009; Bisnath, 2001). According to Mayoux (1995), mainstream development agencies view empowerment and participation as a strategy to enhance the proficiency of the poor without changing the existing state of affairs, while, on the other hand, alternative development experts strive for social revolution.

Empowerment has now gained various meanings (Bisnath, 2001; Sahay, 1998; Oxaal & Baden, 1997). It is now defined in individualistic terms, aiming to enhance the self-reliance capacity and choices of an individual. According to Bisnath (2001), empowerment now focuses on individual self-reliance and entrepreneurship as

opposed to cooperation in order to challenge the power structures that subordinate women. Additionally, empowerment in the current period follows an individualistic approach, employing “entrepreneurial capitalism and market forces” to overcome economic problems (Oxaal & Baden, 1997: 5).

The concept has become a buzzword in the mainstream development discourse, used to mean permitting or enabling (Luttrell et al., 2009). Women’s empowerment is seen by many organisations and donors as a crucial tool for achieving sustainable human development, making it an end in itself (Luttrell et al., 2009). Additionally, women’s empowerment is considered a tool for solving the issue of poverty, lack of education, health, powerlessness, and domestic violence among women (Bisnath, 2001). For these reasons, empowerment has become widely popular, as policymakers, planners, activists, social workers and other stakeholders have increasingly focused on it, resulting in its occupying the center stage in development debates and policy circles (Luttrell et al., 2009).

According to the United Nations (2010), empowering women to enhance their capacity is crucial and is the main objective of development. The United Nations (2010) adds that the requirements for empowerment are women’s full involvement in formulating, implementing and evaluating decisions that regulate people’s well-being. Desai (2010: 4) asserts that empowerment has become “about mobilizing grassroots women, encouraging their participation and giving them voice in predetermined development strategies without giving them the power to challenge existing narratives of development and to articulate new alternatives”.

For example, according to the Human Development Report 1995 (UN, 1995), empowerment is about people’s full participation in processes and decisions that shape their lives. People’s equal participation in processes and decisions that affect their lives demonstrate empowerment, as theory states (Oxaal & Baden, 1997). However, in practice, what is considered ‘participation’ in development work does not empower the most underprivileged and poorest group in society (Oxaal & Baden, 1997). Oxaal and Baden (1997) postulate further that participation should not be about discussions over already made decisions but should be about participation at all stages from planning to implementation. Therefore, “this way, the process of participation should itself be empowering” (Oxaal & Baden, 1997: 17).

Moreover, the United Nations Development Programme Policy Framework promotes the economic and political decision-making empowerment of women at the level of household as well as local and national government (UN, 2010). However, scholars argue that empowerment is more than participation in decision-making; it must include changing negative social construction as well as a process that enables women to see themselves as individuals who are able and eligible to make decisions (Malhotra, 2003; Batliwala, 1994; Rowland, 1997). By doing so, people will then gain the entitlement and capacity to make and influence decisions (Rahman, 2013).

According to Rowland (1997), development agencies tend to focus on 'power over'. Rowland (1997) states that empowerment must involve redressing all negative social constructions that prohibit women the right and capacity to influence decisions. Therefore, 'power to' and 'power within' are important dynamics to achieve this empowerment (Björg, 2007). Additionally, Kabeer (1994) submits that women's empowerment strategies must build on 'power within', as this will enhance women's ability to make decisions, determine agendas and control resources. This form of power cannot be given to people and must start from within (Kabeer, 1994).

Nevertheless, international development agencies regard women's empowerment as a strong prerequisite for economic growth and poverty reduction, and this economic growth becomes not only beneficial to women but also to the whole society including men and children (Khattab & Sakr, 2009). For instance, the Human Development Report 1995 highlights that empowerment is about investing in women's capabilities, as well as enabling them to exercise their choices, which is not only valuable in itself but also a sure way of contributing to overall development and economic growth (UN, 2011).

The United Nations Development Programme (2011) believes that increasing access to income and skills is empowering, thus focusing on promoting economic self-reliance, decision-making and provision of skills. The goal of enabling women to exercise their choices seems to be shaped around the belief that this will solve economic issues around the world. That being the case, many countries, particularly developing countries around the world, have resorted to microfinance because it is regarded as a great strategy to eradicate poverty and empower women while improving the economy.

However, women's empowerment from the microfinance perspective has been criticised for not having structural conditions, as it ignores the fact that women are economically dependent on men, built into property relations structure, and dominated by men (Rahman, 2013). Furthermore, empowerment projects have been criticised for their tendency to ignore structural issues, which result in an assumption that having access to resources automatically leads to increased choice, thus empowerment (Luttrell et al., 2009). For instance, microcredit programmes assume that increasing women's access to opportunities that will earn them an income will result in enhanced decision-making powers in the household and community (UN, 2011). This will be discussed further in the next section.

2.4 Economic Empowerment

Women around the world who do not have access to financial services constitute about 75% because they do not have paid jobs or collateral (UN, 2011). Moreover, women make up more than 50% of the poorest people around the globe; they constitute over half of the world's population and more than half of the poor population (UN, 2011). The lack of opportunities and denial of basic rights are some of the factors contributing to the high number of poor women (UN, 2011). Over and above that, women bear the responsibility of housekeeping, taking care of the elderly, and childrearing efforts that are either undervalued or ignored (Oxaal & Baden, 1997; Mayoux, 2002; Kabeer, 2005). The handful of women who work are usually restricted to low-paying jobs, segregation positions and sectors that are deemed to be socially acceptable for women to work in (Chen, 2004).

Since the recognition of empowerment by international organisations and local governments as a necessity for economic development as well as achieving the Millennium Development Goals, women's economic empowerment has since been a crucial issue (Khattab & Sakr, 2009). This progressive attention is now paid to women's economic empowerment through investments in women by both international and national organisations because women's participation is seen as a solution for economic development (Khattab & Sakr, 2009). One of the international agencies, the World Bank, affirms that investing in women is a good strategy, as it promotes economic growth, enhances economic potential and reduces poverty, thus

highlighting women's economic empowerment as the main objective in its gender action plan (Khattab & Sakr, 2009). Employment, entrepreneurship and microfinance are deemed by development agencies to be crucial in empowering women. This section, then, discusses these three economic empowerment facets as viewed by development agencies.

2.4.1 Empowerment through Employment

Some scholars have argued that when women partake in paid work, regardless of the type of work they engage in, they become significantly empowered because this participation enhances their autonomy, improving their well-being than those who are unemployed (Bayisenge, 2010). Moreover, employment is said by international development organisations to offer some form of survival and security and helps poor households escape poverty (Bayisenge, 2010). According to Malhotra (2004), paid employment is believed to give women power over decision-making within the household and enhances their civic participation. Thus, women who are employed are said to be more likely to have higher decision-making power, mobility and control over finances than women who are unemployed (Malhotra, 2004; Bayisenge, 2010; UN, 2011).

In contrast, some feminists, researchers and scholars have argued that being employed does not remove factors such as labour divisions within the households and traditional values that are persistently hindering women's empowerment (Oxaal & Baden, 1997; Mayoux, 2002; Kabeer, 2005). According to Mayoux (2002), the process of women's empowerment involves dismantling patriarchal institutions, and employment does not challenge the patriarchal power relations. Kabeer (2005) adds that although women may gain a greater sense of self-reliance through access to paid work, however, the costs may overshadow the benefits if this is undertaken in environments that exploit them and corrode their health. Also, although critical for family survival, employment is not adequate for empowering women or eradicating poverty (Oxaal & Baden, 1997).

According to Bayisenge (2010), women's access to the markets as well as their occupational mobility is limited by the social and cultural norms that allocate roles to men and women, especially within the household. Further, the types of jobs women

take and their proximity are usually determined by their mobility restrictions (Bayisenge, 2010). According to Chen (2004), women are popularly found in jobs that are in the informal sector, and this is due to their low levels of education, constraints that are imposed by division of labour, and social and economic factors that restrict their social and economic flexibility and limit their labour market access. Therefore, according to Bayisenge (2010), development has not always delivered greater emancipation for women but a double burden of carrying productive and reproductive responsibilities.

In recent years, many microcredit programmes targeting and claiming to empower women have become very prevalent. This is because international agencies believe that they create more employment and also offer women the opportunity to take part in the economy. Microfinance or microcredit has been popular since the 1990s as a poverty reduction strategy, and it is used by many organisations and institutions such as the UN and the World Bank (Kato and Kratzer, 2013). Microcredit programmes are assumed to enhance economic growth while empowering those who receive credit – the poor (Mayoux, 1998). Moreover, the availability of credit is said to assist the poor set up their own businesses, which, in turn, will enable them to gain skills and also provide for their families, thus empowering them (Kato and Kratzer, 2013).

Generally, poor people lack collateral, which puts them at a disadvantage for regular bank loans. The logic behind microfinance programmes is that those (the poor) without security can now receive credit through these programmes (Mayoux, 1999). This will enable poor people to also take part in economic activities and earn an income, which will consequently help them escape poverty (Morduch, 2000; Mayoux, 1999). Furthermore, the idea behind empowering women through microcredit programmes is that it will also lead to social and political empowerment (Mayoux, 1999). The logic is that if credit is available to women and they are able to access it, they will be able to start their own enterprises that will generate income for the household. This financial contribution to the household is assumed that it will increase their status within the family (Kato and Kratzer, 2013). Women's increased power within the family will then challenge traditional gender roles and will enable women to take part in political and social life (Mayoux, 1990).

Therefore, microfinance is promoted as the most crucial mechanism for women's empowerment and poverty alleviation around the world. Also, it is believed by development agencies and NGOs that increasing decision-making power and access to resources will automatically bring about empowerment. Similarly, in South Africa, women are provided with credit for entrepreneurship purposes as a way of empowering them while alleviating poverty by the government through the dti. However, the question of whether these activities are genuinely empowering women remains. The above rationale steered the study to place much focus on microfinance as a form of women's empowerment. The next subsection critically discusses microfinance/microcredit as a women's empowerment strategy.

2.4.2 Empowerment through Microfinance

According to Sabharwal (n.d.), the credit programmes of the 1950s era failed to reach the people whom the programmes were started for. These credit programmes also showed no concern for women's empowerment issues, which resulted in the status of the poor remaining the same, if not worse; poverty remaining an issue; and inequality prevailing (Sabharwal, n.d.). This transpired the emergence of neo-liberal empowerment ideologies in the 1980s as a result of the tenacious poverty and escalating inequality in society (Sabharwal, n.d.). The neo-liberal ideology is centred on the position of the State creating an environment that is enabling for economic prosperity through conducive policies (Rakowski, 2000). Liberal feminists have subscribed to the neo-liberal agenda with the gender policy approaches of 'efficiency' and 'equity', which address women's practical needs as well as strategic gender interests (Rakowski, 2000). This framework treats empowerment as a means to an end and considers it to be supporting entrepreneurial autonomy. Therefore, access to credit is considered as economic empowerment, as it is assumed to increase women's status within the family. The neo-liberal ideology subscribes mostly to economic empowerment, following the microfinance programmes' perspective (Rakowski, 2000). As a result, microfinance programmes in this era (1980s) emerged to address women's empowerment and poverty alleviation, as a mainstream development intervention (Mayoux, 1999).

In the 21st century, loaning the poor (through microfinance) is globally viewed as a critical component for social and economic development by international development agencies and donors (Mayoux, 1999). Moreover, microfinance is viewed by governments, scholars, and development donors as a significant strategy that is able to not only reach women but also to include them in the development process (Ali & Hatta, 2012). Khan, Sajid and Rehman (2011) add that the aim of microcredit is also to encourage and enhance women's quality of life, their awareness and capacity while involving them both socially and economically in the economy mainstream.

According to Sarumathi and Mohan (2011):

microcredit, or microfinance, is banking the unbankables, bringing credit, savings and other essential financial services within the reach of millions of people who are too poor to be served by regular banks, in most cases because they are unable to offer sufficient collateral (Sarumathi & Mohan, 2011: 1).

Microfinance programmes, according to the authors, are said to enhance women's and their families' well-being, promote economic empowerment as well as a wider political and social empowerment through their role in contributing to the ability of women to earn an income for themselves (Sarumathi & Mohan, 2011).

This strategy is mainly targeted at women. According to some authors (Sarumathi & Mohan, 2011; Mayoux, 2002), microfinance serves the aim of empowering women, especially poor women, as they tend to be rejected by banks due to lack of collateral. Most women in developing countries are unable to take part in economic activities due to a number of reasons, including their lack of funds (Sarumathi & Mohan, 2011). Thus, microfinance programmes are said to offer women this opportunity by loaning them money to start businesses (Mayoux, 2002; Sarumathi & Mohan, 2011).

Furthermore, according to Mayoux (2002), targeting women and giving them credit is seen as a significant means of empowering them and improving economic development. Offering a different reason, Ali and Hatta (2012) state that women have been targeted for microfinance/microcredit because they tend to be mostly

stricken by poverty than men, and the responsibility for the well-being of the household lies upon them. Thus, when women participate in microfinance services, not only does their household decision-making become better but their livelihoods are also positively impacted (Ali & Hatta, 2012). Additionally, access to credit is considered by development agencies as a crucial element of empowerment, as it is believed that it plays a significant role in the process of emerging strategies of the livelihood of women 'given their responsibility in fulfilling both social and economic roles in society' (Ali & Hatta, 2012: 114).

Adding to the above-stated reasoning, Kato and Kratzer (2013) state that microfinance is targeted at women because they are considered good credit risk and also that they are more likely to benefit the whole household, particularly the children, thus breaking the cycle of poverty. This reasoning, however, places poverty above gender inequality, as most donors tend to associate empowerment with poverty alleviation (Sarumathi & Mohan, 2011). Nevertheless, the ability to fight poverty while empowering women at the same time is what has made microfinance to be popular (Khan et al., 2011).

However, many authors have contested the ability of access to credit to serve as a sole factor in women's empowerment. According to Ali and Hatta (2012), it should be noted that the majority of these small-scale enterprises that women start with microcredits usually fall under the informal sector, which is where a large number of working women are. Also, microfinance programmes are critiqued by many researchers for their inability to improve the living standard of poor women. According to Kabeer (1995), the benefits of this strategy are marginal, as these financial institutions do not reach the poorest and in some cases leave women, especially poor women, disempowered. Moreover, this strategy has been accused of only empowering the not-so-poor women, women who receive a particular income and own assets, because these women are able to repay their loans (Ali & Hatta, 2012). Therefore, microfinance services are not empowering women, especially the poorest of the poor women, who get excluded from the programmes deliberately (Ali & Hatta, 2012).

"The empowerment approach is premised on an understanding of social change that is transformational rather than transactional in nature. Its ideology is informed by

postmodernist thought, which rejects reductionist, essentialist and economist explanations in favour of holistic and organic models” (Sabharwal, n.d.: 14). Microfinance programmes established and functioning under this philosophy follow an integrated approach to programme delivery (Mayoux, 1999). On the other hand, microfinance programmes under neo-liberal ideology signify economic empowerment. According to Mayoux (1999), microfinance programmes under this perspective usually function from the minimalist approach.

Furthermore, the neo-liberal philosophy views credit as an important way of increasing women’s self-confidence and status within the family, as it will enable them to contribute to the household financially (Mayoux, 1999). This perspective assumes women’s empowerment “to be an automatic outcome of micro-finance interventions, with a series of ‘virtuous spirals’ of economic empowerment leading to increased well-being for women” (Sabharwal, n.d.: 14). Empowerment here is seen as a way of eliminating constraints; thus, lack of income represents a restriction, and therefore, micro-loans are regarded to be empowering (Sabharwal, n.d.). In addition, this approach considers income to also decrease inequality and credit as an answer to employment and income growth, which will lead to women’s empowerment (Sarumathi & Mohan, 2011). This is the approach that most microfinance programmes take.

As a result of the foregoing, microfinance programmes have been criticised for their focus on a microcredit delivery that will enable women to meet the operating costs of a business and avoid areas that will cost them, such as information costs (Sabharwal, n.d.). Furthermore, the microfinance strategy is accused by numerous authors as being too narrow because it fails to recognise or take into account the intertwining aspects of powerlessness as well as the political, social and economic restrictions faced by poor people on a daily basis (Mayoux, 1999; Sarumathi & Mohan, 2011; Goetz & Gupta, 1996).

Microfinance has been critiqued for adding to the workload of already burdened women, as they would now have to fulfil their traditionally prescribed roles of taking care of their children and household in addition to running a business (Ali & Hatta, 2012). Critics of these programmes argue that credit in itself does not bring a solution for women’s empowerment but causes debt for women (Mayoux, 2002;

Goetz & Gupta, 1996). Certain authors (Mayoux, 2002; Kato & Kratzer, 2013) point out that these programmes target women with no sufficient empowerment strategies and networks support, which can have the effect of simply shifting all the burdens of household debt to these women. Similarly, Ali and Hatta (2012) maintain that the results of microfinance on poor women are negative, as microfinance causes debt, leading to poverty traps for poor women and in some cases subject women to violence from a spouse.

Furthermore, it is also brought out that the majority of women who have received loans do not control them but are controlled by their husbands who use the loans for their own purposes (Goetz & Gupta, 1996; Karim, 2014). Karim (2014) adds to this by stating that the activities of microfinance in rural areas have not resulted in women becoming entrepreneurs; instead, a larger number of women in rural areas give their loans to their husbands to engage in entrepreneurial activities, while they remain at home.

According to development agencies, women's confidence and status are said to improve through access to credit, as they enable women to become more active in society and decision-making, consequently encouraging gender equality (UN, 2011). However, critics have outlined that credit on its own is not capable of overcoming the control systems of patriarchy that exist at both household and community level (Ahmed, Chowdhury, and Bhuriya, 2001). Moreover, according to other authors (Kabeer, 1999), the programmes created to empower women have effects that are ambiguous and sometimes even increase the subjection of women to men manipulation. For example, women sometimes get forced by their husbands to take loans or participate in microcredit programmes (Mayoux, 2002). Thus, microfinance alone does not have the capability of improving the lives of women who have been previously and are still oppressed by such factors as traditional patriarchal society (Ali & Hatta, 2012).

Mayoux (2002) argues that in cases where women seek change within the household, tensions may quickly escalate to domestic violence. However, according to Sarumathi and Mohan (2011), microfinance has been associated with a decrease in violence against women. Kabeer (2001: 81) expands on this by stating that 'the

participation of women in microcredit programmes (in Bangladesh) resulted in increased activism in community affairs, brought a decrease in domestic violence, and also led to an overall sense of power’.

Development agencies, organisations and programmes believe that access to microcredit loans provide women with empowerment, as it will enable them to become autonomous, participate publicly, and gain decision-making power, as well as have control over assets and resources (UN, 2011). They assume that access to credit will automatically benefit and empower women. However, this has been contested by many authors. According to Sarumathi and Mohan (2011), although microfinance programmes are not the magic bullet to women’s empowerment, they do contribute positively to the empowerment of women. However, it is not an automatic consequence of women’s access to savings and credit or group formation per se (Sarumathi & Mohan, 2011).

Goetz and Gupta (1996) add to the foregoing by arguing that access to credit is not empowering women, as most women only have partial to no control at all over the loan, and some of these women invest the loans in family businesses or hand over control of the loans to their husbands. Moreover, Goetz and Gupta (1996) caution that there is a difference between having access to resources and having control over them. Earning an income does not change the traditional structures or hierarchies within households and families, as many women who have paid work do not have control over how their salaries are utilised (Goetz & Gupta, 1996). Thus, having access to an income does not translate into control over it (Bayisenge, 2010).

Alluding to this, Ali and Hatta (2012) posit that microfinance programmes fail to recognise the reality that women are not in control and equal to men as stated in policies and pieces of legislation. They add that microfinance will not benefit women if they do not have and are not able to exercise control over their earnings (Ali & Hatta, 2012). Therefore, offering women loans does not automatically lead to empowerment, as most are not in control of the credit, and equality still remains a theory (Ali & Hatta, 2012; Goetz & Gupta, 1996; Bayisenge, 2010).

According to Bisnath (2001), the existence of poverty is linked to the lack of control over productive resources, gendered and unequal access to and distribution of

resources, and limited political and economic participation, which results in powerlessness in women, particularly as they are affected more by institutional poverty. Microcredit programmes are usually viewed as vital strategies for the solution of poverty because it is believed that these programmes enable poor women to start their own businesses, thus generating an income for themselves (Khan et al., 2011). In return, the income will not only benefit the women but their families too, which consequently enhances a country's economic growth (Khan et al., 2011).

However, this has been contested by many authors. According to Kato and Kratzer (2013), microfinance cannot be deemed a panacea for the reduction of the world's poverty, as it does not benefit all households, and those who benefit from it might not use it sufficiently. Additionally, not everyone has the entrepreneurial ability and self-discipline necessary to utilise the loans better (Kato & Kratzer, 2013). Sarumathi and Mohan (2011) add that, in reality, microcredits do not change structural conditions that create poverty because they place poverty as an individual problem.

Bisnath (2001: 15) highlights that poverty is "not merely a function of material conditions but is also constitutive through the institutions and ideologies that differently constitute, in part, the material realities of women and men and ascribe different meanings to their lives". Therefore, the effects of poverty can only be eradicated by pulling apart the ideologies and institutions that justify inequality in terms of social, economic, and political resources, and reinforce the subordination of women (Bisnath, 2001).

According to Karim (2014), microfinance institutions do not have a long-term view of what happens to the businesses owned by their beneficiaries. Instead, they measure success in terms of the number of people enrolled and funds disbursed and recovered and neglect follow-up to find out if the business is still in existence, and to be aware of the surroundings in which these social transactions take place. Karim (2014) argues that the reality is that these women are usually coerced by their husbands to partake in microfinance activities. Additionally, poor rural women often get loans on behalf of richer women in exchange for a small amount of cash. Therefore, the lack of follow-up will result in similar outcomes which do not benefit the poor.

Nevertheless, this strategy in developing countries is intimately linked to women's empowerment. International development agencies view this strategy as essential to alleviating poverty. This is based on the idea that the loans given to women by the microfinance programmes will be used in entrepreneurial activities, which will create employment, alleviate poverty, and ultimately empower women. The subsection that follows discusses empowerment through entrepreneurship in developing countries.

2.4.3 Empowerment through Entrepreneurship

Entrepreneurship is defined by Sharma, Dua and Hatwal (2012: 114) as "an innovative and dynamic process, whereby, a new enterprise is created, and an entrepreneur as a catalytic agent of change, which generates employment opportunities for others". According to the authors, it is through entrepreneurship that the high unemployment rates amongst rural areas can be defeated because it is through entrepreneurship that employment can be created, providing jobs for people within their own social system (Sharma et al., 2012).

Moreover, Sharma et al. (2012) add that the vehicle of women's socio-economic empowerment depends on the growth of women entrepreneurs, as they can play an influential role building confidence as well as creating awareness in other women, consequently promoting autonomy. According to Adema et al. (2014: 9), "fostering entrepreneurship is a key policy goal for governments of all countries which share the expectation that high rates of entrepreneurial activity will bring sustained job creation and boost the development of new products, processes, and organizational innovation". Thus, small businesses and entrepreneurs in many developing countries, including South Africa, play a vital role in alleviating poverty, improving living standards, as well as encouraging economic activity through job creation (Meyer, 2009; Botha, 2006).

However, in the entrepreneurial environment, the aforementioned small-scale entrepreneurs, in general, are confronted by many problems in developing their businesses, and women entrepreneurs in particular face a combination of general and gender-based challenges (Meyer, 2009). The South African dti, in its 2003 special report, highlighted the following challenges that women entrepreneurs face: 'family responsibilities; lack of education systems and opportunities; lack of

management training; cultural and social factors, which include the views and perceptions of the society on women; the environment that is controlling, which limit the contractual rights of women' (Meyer, 2009: 26).

According to Botha (2006), the most limiting factor for business women is that of family and domestic responsibility, which hugely undermine their ability to generate income outside their home. Women are traditionally regarded as domesticated, the caretaker of the family and also that they tend to be educationally and financially impoverished (Bushell, 2008). It is due to these societal positions that women tend to engage in the informal sector activity while they earn additional income through activities that accommodate the family environment (Botha, 2006). Van der Zwan, Verheul, and Thurik (2010) indicates that although women are increasingly entering the marketplace, they still face challenges emanating from the fact that they are the housekeepers and nurturers.

Roomi and Parrot (2008) point out that in many South Asian societies, the social structures' impact and role, seclusion of women, as well as gender segregation tend to be a norm. As a result, Pakistani women entrepreneurs face challenges due to deeply rooted cultural issues as well as the structurally imposed status of inferiority on women in Islamic society (Roomi & Parrot, 2008). Therefore, it can be argued that cultural factors have an impact on women entrepreneurship activities in developing countries (Botha, 2006; Roomi & Parrot, 2008; Van der Zwan et al., 2010).

Access to credit is another issue that affects entrepreneurs in developing countries the most, which is an improvement opportunity to women's access to inputs (Esplen & Brody, 2007). According to Nkhonjera (2011: 18), "credit gives women the ability to expand their life choices especially where control over it is exercised hence empowering". However, accessing credit is a problem for many small women-owned businesses in developing countries, as the lending practices of banks in these countries tend to be conservative (Development Assistance Committee, 2012). The disadvantage of women entrepreneurs stems from the past, as they owned no property that can be used as collateral when they seek loans, and they were also required to have the permission of their husbands to be offered finance (Botha, 2006; Malan, 2014).

Furthermore, women entrepreneurs have to deal with the issue of being regarded as less credible by several stakeholders (such as bankers, suppliers and customers); thus, they have to work twice as hard to prove themselves (Botha, 2006). According to Mankazana (2014: 76), “women usually need start-up capital, which, for commercial institutions, is high risk and therefore not supported by gender-neutral institutions insensitive to the gender constraints faced by women”. Mankazana (2014) further adds that women entrepreneurs, especially black businesswomen in the country, lack access to finance, as many do not have collateral due to unemployment, lack of literacy, and low-paying jobs. Therefore, women-owned enterprises have difficulty in obtaining finance (Botha, 2006; Malan, 2014; Mankazana, 2014; Development Assistance Committee, 2012; Esplen & Brody, 2007).

Nevertheless, despite the challenges and barriers women encounter in their attempt to establish businesses, there is a growing number of women who are starting and managing their own enterprises around the world. However, this growth may be due to the lack of job opportunities that serve as a push factor for women in low- and middle-income countries to pursue entrepreneurship (Botha, 2006; Van der Zwan et al., 2010). According to some authors (Botha, 2006; Meyer, 2009), entrepreneurship is mainly an instinct of survival in many countries, and many people venture into business to escape unemployment and poverty. Van der Zwan et al. (2010) add to this by stating that women in developing countries, especially those who experience formal labour market obstacles, usually enter the entrepreneurial realm to escape poverty and unemployment, thus resorting to entrepreneurship as a solution.

Although there is an increase of women taking part in entrepreneurship, the activity of women in entrepreneurship differs between countries. According to Verheul et al. (2004, as cited in Meyer, 2009: 16), “women entrepreneurship rates are high in some countries such as India, Argentina and Brazil, and low in others such as Japan, Belgium and Russia, and is closely related to general conditions for entrepreneurship in a specific country”. In South Africa, the activity of men in entrepreneurship is higher than that of women (Botha, 2006). Elaborating further, Botha (2006) states:

the literature on women entrepreneurship suggests that, in terms of both entrepreneurial options (for example occupational choices) and entrepreneurial resources (for example sources of capital and training), women are more disadvantaged than men, and minority women are more disadvantaged than white women (Botha, 2006: 130).

One of the reasons for this gender and racial difference is due to social and cultural norms that assign women domestic responsibilities of childcare and household care (Botha, 2006).

Gender-specific constraints such as lack of training, financial skills, lack of market access, amongst others, are experienced by women entrepreneurs no matter what stage of operation their business is at (Botha, 2006). In addition, the predominant negative socio-cultural attitudes, discrimination based on sex, lack of support, as well as personal difficulties are also some of the barriers preventing women from establishing and growing their businesses (Botha, 2006). Moreover, women entrepreneurs are still confronted with informal bias in their entrepreneurial activities, which are directed at women in general (Van der Zwan et al., 2010). Women in developing countries are faced with gender issues that have become a defining factor for women entrepreneurship (Van der Zwan et al., 2010).

Although there is an expansion of women's capabilities in South Africa and around the globe, women experience only limited opportunities regardless of these changes. Social and cultural traditions play a massive role in shaping who becomes an entrepreneur within a society. According to Esplen and Brody (2007: 5), "in some parts of the world, controls on women's and girls' mobility create powerful barriers to their economic participation in paid work, entrepreneurship, or credit programmes". Thus, the alternative risk management strategies that have been attempted by some stakeholders so far do not target women's business activity, and so do trade policies (Mankazana, 2014).

Acknowledging the challenges that women face in third-world countries, the World Bank and other international development agencies have introduced various initiatives to promote the socio-economic advancement of women, gender equality, as well as their positive influence on the economy. Initiatives such as the Gender

Action Plan have been proposed by the World Bank with the aim of emancipating women from structures that marginalise them (Nkhonjera, 2011). This initiative promotes women's access to financial factors, land, and many more (Nkhonjera, 2011). Gender Mainstreaming is also one of the initiatives. The section that follows will discuss this strategy.

2.5 Gender Inequality and Gender Mainstreaming

Before looking at the gender mainstreaming strategy, this section will discuss gender and the factors which negatively impact the status of women in developing countries. The section will also discuss gender mainstreaming as a strategy to combat gender inequality and how it is received.

2.5.1 Gender and Inequality

Depending on the surrounding people and environment, the identities that both men and women have are multiple and always fluid (Cornwall 1997; Kaufmann, 2003). This means that gender is not a static but an unstable entity. Nanda and Warms (2004: 234) describe gender as “a cultural construction, which makes biological and physical differences into socially meaningful categories that seem reasonable and appropriate”. Gender differentiates or defines the roles of women and men in society as well as the social status differences (Beekman, 2005). Elaborating further, Badey (2013) similarly defines gender as:

the roles which are assigned to male and female on the basis of their anatomical differences; the system of roles and relationships between men and women that are determined not by biology but by the socio-political and economic paraphernalia of life (Badey, 2013: 98).

Gender is therefore not a synonym for sex and is also “not going about biological differences, but about expectations and qualities that people give to men or women, and which appreciation people give to this” (Beekman, 2005: 11). According to Badey (2013), gender is a socio-cultural construct that is used as a sex-role identity to highlight gendered activities and access to power and resources, with notable gender inequalities. Based on the above definitions and descriptions of gender, it

can be argued that gender “embodies the relationship of inequality between men and women as manifested in labour markets, political structures, as well as in the household ...” (Badey, 2013: 98). Gender inequality refers to the “hierarchical gender relations, with men above women, and women being regarded as inferior and less valuable solely by virtue of their sex” (Mikkola & Miles, 2007: 6).

Cultural stereotypes are one of the barriers that hinder the advancement of women because they associate men and women with specific roles and tasks (Malan, 2014). Factors such as cultural values, ethnicity and class usually reinforce gender inequalities. Women still experience the triple burden of family labour, heavy domestic workload and high fertility rate, and as a result of this gender inequality, they are prohibited from contributing significantly both in the household and community (Khan & Bibi, 2011).

Traditional divisions of labour and socially ascribed responsibilities mean that it is women and girls who generally assume primary responsibility for unpaid care work, and “these obligations pose a serious obstacle to women’s labour force participation, and have a major impact on their lives and well-being more broadly” (Esplen & Brody, 2007: 12). According to Kabeer (2012):

regardless of differences of ethnicity, location and class, women’s roles as wives and mothers are central to their identity: ‘No matter how vital a woman’s economic contribution to her family’s well-being, this remains of secondary importance to her position as wife and mother’. Both strongly emphasise women’s association with the domestic domain as well as the satisfaction and status they receive from it (Kabeer, 2012: 222).

Women’s burden of unpaid care of work is one of the continuing trends of their work. According to Mikkola and Miles (2004: 6), “gender hierarchy is manifested in family relationships, inheritance laws and customs; valuations of women’s work and its general invisibility; and the power to make decisions in society, the family, workplace, religious and other cultural institutions”. Thus, it is through these gender hierarchies that women get regarded as inferior and valuably less, while men are given a superior role and power solely based on their gender (Mikkola & Miles, 2004). Mostly in rural areas, this hierarchy is a socio-cultural norm that both genders of society accept without any questions posed (Mikkola & Miles, 2004).

Additionally, gender roles in many cultural societies are mostly embedded and accepted as God-given. As stated by Kabeer (2005):

gender often operates through the unquestioned acceptance of power. Thus women who, for example, internalize their lesser claim on household resources, or accept violence at the hands of their husbands, do so because to behave otherwise is considered outside the realm of possibility (Kabeer, 2005: 14).

This means that there are women in inferior positions who accept their roles without posing any questions to those in power. Therefore:

It is important to not just look at agency and choice, but also the kind of choices women make, as some choices serve to reinforce women's subordinate and often powerless roles. Power over someone cannot only happen through coercion and force, but it can also happen through consent and complicity (Arnoff, 2011: 18).

Mikkola and Miles (2007: 44) also mention, "gender hierarchy continues in the form of gendered segregation of the labour market combined with the fact that the female sectors of the economy are generally paid less and less valued". Women get secluded from particular leadership positions and employment types by the prescribed social norms and traditional rules. This is because women's lives tend to be centred around the household, and for those women who are working, they are still involved in traditional roles regarded as feminine jobs, as this provision of care is largely considered to be women's terrain, irrespective of whether they are paid or not paid for it (Mikkola & Miles, 2004: 44). Therefore, "gender embodies the relationship of inequality between men and women as manifested in labour markets, political structures, as well as in the household, and reinforced by custom, law and specific development policies" (Badey, 2013: 98).

Furthermore, the socially constructed gender roles which place women in the home with housekeeping and child-raising duties, and men as heads of the household, "have over the centuries, consistently reduced women to second class citizens, and have denied them equal opportunities to the fortunes of life" (Badey, 2013: 99). Bardey (2013) further contends that it is because of this differentiation of socially

prescribed expectations created to define women's and men's roles that the "potential from the definition of sexual characteristics through biology gave rise to the concept of gender" (Badey, 2013: 98). The power inequality between women and men, with women having little to no power, is one of the major restrictions that hinder women's achievement.

The consistency that is always present across cultures is that there is always a noticeable difference between women's and men's roles, access to productive resources, and decision-making authority (Turmen, 2003). According to Jegede (2009), every culture has important practices for promoting life cycle transition, perpetuating community cohesion, or transmitting traditional values from one generation to another. One societal value that remains in different cultures is that of patriarchy.

The ANC Gender Paper (2012: 5) defines patriarchy as "an ideological construct of a system encompassing ideologies, beliefs, values and practices underpinning the organization and structure of society – resulting in unequal power relations between women and men". Patriarchy is deeply embedded in rural areas, especially those areas that are still led by chiefs and traditional leaders, and it reinforces the subordination and suppression of women in all spheres of life, making gender equality impossible to achieve. Living in an environment of patriarchal culture affords men certain privileges and entitlements that are not available to women; men have 'access' to ways of being and performing that are closed to women (Dickerson, 2013; Jegede, 2009).

Likewise, the same above-mentioned patriarchy influences women to respond in defined ways, often accommodating and deferring to male interests, which remains the case in most rural areas in post-apartheid South Africa. In a patriarchal society, a woman is deemed to be submissive to a man; this may also be the case with cross-generational relationships in which one has a younger female dating a much older man or vice versa. Alluding to this, Albertyn (2009) states:

The enforcement of traditional gender roles, defined largely by women's sexual and reproductive capacity, tends to maintain women in inferior power positions dependent upon men for status and resources. In this way, culture

sustains male power and interests and maintains women in positions of inequality and subordination (Albertyn, 2009: 171).

The domestic division of labour and patriarchal conventions about men and women's roles continue to remain a problem in both developed and developing worlds, undermining the efforts that women's movements around the world have been putting in trying to address the issues of patriarchy. This is the reason why changing social behaviours and norms still remain significant in all parts of the globe (Desai, 2010). Moreover, gender as an important organisational structure helps define gendered activities and access to power and resources, with notable gender inequalities. Turmen (2003) states that over the years, research has shown that women have less access over and control of productive resources than men. These resources include income, land, credit, and education, amongst others. Adding to this, Malan (2014: 8) mentions that most women in Africa are "culturally marginalised in terms of their basic human rights that include education, employment, property rights", and this marginalisation prevents women from entering or fully participating in the economy, amongst other things. As a consequence, they become heavily affected by unemployment, resulting in poverty.

Moreover, women in developing countries are faced with lack of access to land. They struggle to attain rights such as access to credit and other productive resources. The inability of land ownership and lack of decision-making on land use by women is one of the constraints to women's economic empowerment, as it is important and the main source of power, status, and livelihood (Nkhonjera, 2011; Muhibbu-Din, 2011). It is also a constraint in accessing credit and loans, especially for agricultural improvements (Muhibbu-Din, 2011: 6). In cases where women are heads of households, they still "lack power and control over the land they work and this is worsened by the fact that the existing rural credit policies are also blind to the existing discriminatory systems" (Muhibbu-Din, 2011: 6).

Another constraint experienced by women in developing countries due to gender inequality is that of education. According to Kabeer (2005):

Most "teachers in African countries also have different attitudes towards male and female students, on the basis that boys need careers and girls need husbands. They tend to be dismissive and discouraging towards girls and to

give more classroom time to boys, who are usually more demanding. Even when girls are encouraged to pursue a career, they are expected to opt for the 'caring' professions, in other words teaching and nursing". These "gender stereotyping in the curriculum portrays girls as passive, modest, and shy, while boys are seen as assertive, brave, and ambitious. This reinforces traditional gender roles in society, and acts to limit the kinds of futures that girls are able to imagine for themselves" (Kabeer, 2005: 17).

Women across the globe still remain relentlessly under-represented in education fields that are mainly growth-enhancing such as mathematics, science, engineering, and technology (Adema et al., 2014). Instead, they "are holed into these disciplines which groom them for traditional roles such as nursing, community service, or secretarial work. Very few women have access to institutions of higher learning and those who do, enter specific stereotyped fields" (Malan, 2014: 8).

Also, "policy makers often continue to see the benefits of educating girls and women in terms of improving family health and welfare, rather than preparing women for a more equal place in the economy and in society. Women's lack of skills partly explains why they continue to be confined to the poorer paid and more casualised forms of paid work" (Kabeer, 2005: 18). In addition, "women's disproportionate burden of poverty and landlessness that permeates developing societies, any improvements in their role and status through education can impact on breaking the vicious cycle of poverty and inadequate schooling" (Muhibbu-Din, 2011: 7).

Domestic violence remains one of the most common forms of gender-based violence that women experience across the globe. Women experience a number of abuses, of which other forms go unrecorded; these include rape, domestic violence, amongst others (Muhibbu-Din, 2011). 'Such violence is a violation of human rights and economic costs, as it results in both short-term and long-term negative effects on the health and welfare of women and their children' (Nagaraja, 2013: 51).

Moreover, women lack autonomy in making choices regarding their health due to the pervasive patriarchal practices that are shaping gender roles as well as attitudes. According to Nagaraja (2013: 51), "autonomy of women in control over decision-making freedom in sexual relations, freedom of movement and women's attitude towards wife-beating are considered as indicators of women empowerment by the

experts". Violence against women is the main disadvantage to the well-being of women worldwide. Marital rape and sexual harassment are still not recognised by the society as much as domestic violence is (Desai, 2010). According to Nagaraja (2013: 51), the "autonomy of women in refusing sexual intercourse with their husbands is a very forceful expression of women's control over their sexuality and control over one's sexual life is integral to women's well-being and autonomy".

Therefore, constraints related to gender "reflect gender inequalities in resources and opportunities; though class, poverty, ethnicity and physical location may also create inequalities, gender tends to make them more severe" (Ogato, 2013: 360). Poor people lack resources which makes it harder for them to meet their basic needs. It is always harder for women who live in poor rural areas or societies where gender inequality is sharp to embark on the empowerment process, as they are the ones who are disproportionately impacted by poverty.

To fight the foregoing trend, the participation of women in the economy, as well as gender equality, is promoted in many countries around the globe. The promotion of women's participation in society is regarded as critical in poverty reduction efforts in policy circles (Mikkola & Miles, 2004). Also, the promotion of gender equality is viewed as a critical element for effective human development and economic tactic (Chen, 2004). Thus, "gender equality is more than a goal in itself but a fundamental precondition if we are to rise to the challenge of reducing poverty, promoting sustainable development and addressing inequality" (Department for Women, Children and People with Disabilities, 2014).

According to Mikkola and Miles (2004: 6), gender equality means both genders having the same power and treated with full respect irrespective of their sex and "is expressed in attitudes, beliefs, behaviors and policies that reflect an equal valuing and provision of opportunities for both genders". Haque, Islam, Tareque and Mostofa (2011: 19) argue that although gender equality "reflects equality access between women and men to all sets of resources, such equality however, is necessary but not sufficient to achieve empowerment, as it creates the enabling context for an empowerment process, but does not guarantee empowerment".

Women's power can be distinguished from women's status, in that status refers to "women's overall position in the society, while power refers to women's ability to

influence and control their interpersonal level” (Dixon, 1978, as cited in Haque et al., 2011: 18). Female power thus can be defined as “women’s ability to control or change other women’s or men’s behaviour and the ability to determine important events in their lives, even when older women are opposed to them” (Haque et al., 2011: 18).

2.5.2 Gender Mainstreaming Strategy

In addition to the Gender Action Plan, the gender mainstreaming strategy was adopted by the Beijing Platform for action in 1995 as a global strategy to achieve gender equality and to ensure that development goals are effectively achieved through the incorporation of gender viewpoints in the development process (UN, 2002; Cornwall, Harrison & Whitehead, 2007; Nkhonjera, 2011). According to Björg (2007: 22), “the mainstreaming strategy aims at advocating questions concerning gender equality as being the core issues in all decision-making assemblies and policies, institutional structures and resource allocation”.

The Southern African Development Corporation (SADC) adopted the gender mainstreaming strategy with the commitment to abolish laws that discriminate women and prohibit their access to finance, land, and other resources (SADC, 2008). SADC is a Regional Economic Community established in 1992 to promote “socio-economic development and sustainable and equitable economic growth”, and comprises of fifteen (15) African states located in the Southern part of Africa which include; South Africa, Zambia, Zimbabwe, Madagascar, Seychelles, Namibia, Democratic Republic of Congo, Mozambique, Lesotho, Angola, Botswana, Tanzania, Malawi, Mauritius, and Swaziland (SADC, 2015). The corporation established a Gender Unit in 1996 to facilitate and coordinate gender mainstreaming in all SADC institutions at regional level (SADC, 2015).

Further, the United Nations Commission on the Status of Women was assigned to monitor the implementations of the strategy (UN, 2011). However, the gender mainstreaming strategy is linked to more disappointments than triumphs. According to Nkhonjera (2011), changes brought by this strategy are minimal to non-existent, as women continue to remain marginalised and the transformation of structures and institutions to ensure women’s full participation remain a challenge. Bryan and Varat

(2008: 1) assert that the failure of this strategy is as a result of various issues such as “the lack of challenging policy environment within which gender mainstreaming processes operate, inadequate resources allocated to this work, institutional features that have blocked change, and the way in which gender mainstreaming processes have been implemented”.

Moreover, the gender mainstreaming strategy has been criticised for being narrow, regardless of the “complexity of gender relations and the contextual variations in the process and outcomes related to gender inequalities” (Cornwall et al., 2007: 113). Cornwall et al. (2007) explain further that most gender mainstreaming implements function the same regardless of the country and situated at the national level. Their position at the national level contributes to the failure to reach places where development change could come in handy and also could reveal what is really significant and needed by that particular population (Cornwall et al., 2007). Cornwall et al. (2007) maintain:

gender mainstreaming has thus imposed narrowness on what are actually very diverse processes, conflating policy reform with changes in bureaucratic practice, and confining the analytical gaze to the advancement of women’s cause within institutions with often little mandate and power to reflect real change (Cornwall et al., 2007: 113).

Moreover, the gender mainstreaming strategy is also criticised for simplifying gender relations and gender inequality theories, which has resulted in expectations of the way in which social change occurs, which are not real (Björg, 2007; Chong, 2012). According to Cornwall et al. (2007):

The “implicit” models of social change that continue to hold sway, extend older, and somewhat discredited approaches, which viewed investment resources in women as the key to their “liberation” from relations of subordination. Messages that gender inequality can be managed through adjustments in bureaucratic practice and policy necessarily relied on discursive strategies that are “instrumental” – i.e. that suggest that investment in women has high pay-offs (Cornwall et al., 2007: 114).

However, this is not the case in reality; investment is not empowering to women, but it may disempower them even further (Cornwall et al., 2007). These instrumental strategies bring more challenges to women than success, such as the burdens of debt and workload, the access to resources but lack of control, spousal abuse, just to name a few (Goetz & Gupta, 1996; Mayoux, 1999, 2002; Bayisenge, 2010). Furthermore, the gender mainstreaming strategy views gender not in political terms but simply as making women 'visible' by including them in policies and implementing programmes to enhance their capabilities and meet their 'needs' (Cornwall et al., 2007; Björg, 2007; Chong, 2012).

According to Cornwall et al. (2007):

gender mainstreaming itself is a hollow term, as its usage commits the use neither to a clear agenda on gender transformative action, nor to a clear institutional transformation agenda. When the conceptual clarity within organizations attempting to mainstream gender is itself poor, the lack of translation into policy and practice is unsurprising (Cornwall et al., 2007: 114).

Moreover, development agencies are criticised for treating women as a homogenous class – an indistinguishable group (Rahman, 2013). This notion is also translated in women's empowerment programmes. However, women are different and have different needs, backgrounds, and interests (Rahman, 2013). Also, as a strategy by international agencies such as the World Bank, gender mainstreaming is marked with Western ethnocentrism (Rahman, 2013). The strategy fails to realise the cultural realities of gender relations in non-Western societies (Rahman, 2013). Gender mainstreaming strategies such as empowerment and microcredit thus fail to deliver results that will empower women.

2.6 Section 1 Conclusion

In conclusion, deducing from the consulted literature on women's empowerment in development, empowerment is popularised as a magic bullet in mainstream development. It is seen by development organisations as a solution to economic growth and poverty reduction. Thus, economic empowerment of women through microfinance, employment, and entrepreneurship is promoted by the United Nations,

the World Bank, and other development organisations to achieve economic development and poverty alleviation.

However, as an instance of development in practice, the microfinance strategy fails to realise the reality that poor rural women still lack autonomy and control (choice). The microfinance programmes have also failed to increase women's control over resources and decision-making powers; instead, they create more burdens on women, as they increase their workload (domestic duties and economic activities). Although important, access to financial resources alone is not enough to guarantee that poor women's economic activities are profitable. Moreover, microfinance programmes fail to address issues regarding the ability to identify alternate strategies and choices for dealing with inequality in everyday life. This shows that what might be good in rhetoric is not in practice.

The aforementioned schemes instead have impacts that keep reproducing and reinforcing gendered social interests and hierarchies rather than challenging the patriarchal social systems that present real structural barriers to lasting transformation. The gender mainstreaming strategies also fail to change organisational structures in terms of policy formulations that perpetuate gender inequalities and women's subordination. These strategies have been adopted by international agencies with the impression that economic activity will automatically result in empowerment. This is because the development organisations tend to relate empowerment with income; hence, empowerment programmes measure empowerment in economic terms.

Entrepreneurship is also considered by default international development agencies to be empowering. This is based on the idea that entrepreneurship enables people to earn an income as well as create their own livelihoods, thus empowering. However, entrepreneurship in developing countries, under poverty conditions, is need-driven and remains on the survival level. Many women and men in developing countries are forced into entrepreneurship in order to escape poverty due to lack of other options; therefore, entrepreneurship cannot be deemed as empowering by default in such situations. In this case, they are still disempowered, as they do not have options to choose from or a choice.

After all the different interventions by the international development agencies, and after being adopted by different developing countries, women in developing countries are still at a disadvantage at the household level in the sense that they have less access to and control over resources, and they also have little/no control over household decision-making. They are also disadvantaged at the community and societal levels, as they have limited bargaining power in markets and are under-represented in public decision-making. These interventions do not recognise that majority of women lack agency, as most of the time, the capabilities of women are prohibited by social constraints from exercising strategic choices that are necessary to improve their autonomy. Therefore, as argued by Esplen and Brody (2007), keeping sight of the several forms of oppression such as class, ethnicity, race, and gender inequality that women face daily as well as the manner in which these forms of oppression interrelate to deny women certain opportunities is an important duty for those initiatives and policies that promote women's economic empowerment.

SECTION 2: SOUTH AFRICAN STATE

2.1 Introduction

Words such as 'equity' and 'transformation' are some of the many buzzwords of post-apartheid South Africa which are used mostly by the State to indicate the redress of past inequalities due to the apartheid regime. The South African state has formulated numerous policies, laws and strategies that aim to 'empower' women and also promote 'equality'. However, are these efforts effective? Why is the status of women this low when the focus is on their empowerment? This section reviews literature from different scholars to find out whether the South African state's attempts to 'empower' women has been successful or not and also the reasons for the non-changing low status of women in the country.

2.2 South African Women

The women's rights struggle in South Africa has been a lengthy one and has been deeply shaped by class, gender and race. All women could not cast their vote nor own property in the early 20th century (Klages, 2006). White women gained the right to vote in the 1930s, while black women, on the other hand, had to wait for decades – the end of the century and apartheid era – before they could vote in 1994 (Levy, 2013). According to Levy (2013: 12), "labor demonstrations were a key tenet of women's participation in the underground movement, particularly in the 1970s, as black people were largely the victims of economic inequality".

The 1948 period was accompanied by demographic shifts in the country as urban areas were growing with a number of black women who were working in the cities (Levy, 2013). The majority of these black women were working as domestic workers and others in manufacturing in the cities (Levy, 2013). The rise of black women into the cities generated an opportunity for women to participate in urban-based political organisations that wanted to eradicate government-imposed injustices (Levy, 2013). The apartheid government after 1948 extended pass laws to women, which:

during the 1950s, black women took a more active role in political participation to end government injustices under apartheid. As part of the African National

Congress Women's League (ANCWL) black women participated in political campaigns that focused on protesting unjust pass laws (Levy, 2013: 8).

The "discourse on women's emancipation from gender norms was often compromised for the good of the nation as a whole despite the intersection of oppressions faced by black women" (Levy, 2013: 9). Before 1955, women were seen as sole nurturers of their children and homemakers (Levy, 2013). In 1955, the Women's Charter came with the notion of women's liberation as the ANCWL merged with other organisations and the Federation of South African Women (FSAW) was formed (Levy, 2013). To contest this notion and emancipate women from gender roles, 'the Women's Charter, written by women, made demands to achieve equal property and voting rights with men, and also called for free childcare service, equality in land distribution and adequate housing' (Levy, 2013: 10). The Women's Charter specifically focused on women's rights issues and called for the emancipation of women and gender equality; this made it different from the Freedom Charter, which focused on collective interests (Hassim, 2005; Levy, 2013).

The pass law was extended to include women in urban areas in the year 1955 (Levy, 2013). Consequently, the FSAW and the ANCWL together with thousands of women across the country participated in protests against this law (Hassim, 2005; Levy, 2013). It was on 9 August 1965 (a day declared Women's Day in SA) "when twenty thousand women gathered at the Union Buildings in Pretoria to present the Prime Minister with a petition carrying more than a hundred thousand signatures opposing the pass laws" and became successful in their fight (Levy, 2013: 10).

Moreover, black women took part in mass political protests to combat the oppressive laws by the apartheid government throughout the second half of the 20th century (Levy, 2013). Levy (2013) brings out:

When organizations such as the African National Congress were banned in 1960, black women took a more militant approach in underground movements by supporting uprisings in Soweto and worker strikes in Durban. Labor organizing amongst black South Africans was suppressed by the apartheid government during the 1960s. In the personal realm, black women advocated to stop mass domestic violence and rape that overwhelmingly affected the black population (Levy, 2013: 13).

Traditional discourse regarding gender roles within the South African society also shaped women's resistance to pass laws (Hassim, 2005; Levy, 2013). Organisations used traditional ideas of gender to rally people to their cause despite the initial ideas on gender equality recognised in the Women's Charter (Hassim, 2005; Levy, 2013). The ruling party's Women's League actively sought to disassemble the discursive and structural blocks out of which oppressive hierarchies were constructed by creating campaigns for equal opportunities as well as legal and financial equality (Levy, 2013). The campaigns intended to oppose subordination and remedy the economic imbalances which created and reinforced female dependency (Levy, 2013). In addition to the focus groups, a number of conferences were held both at regional and national levels, and finally a women's charter was drafted in 1994 addressing a wide range of concerns, including the ones already mentioned (Levy, 2013). Eventually, the impact of these activities resulted in male leadership recognising the potential of women's struggle (Levy, 2013).

The ANC in 1990 "adopted a quota for one-third of their parliamentarians to be women" (Levy, 2013: 15). After the end of apartheid, with the effort of Women's National Coalition (WNC), the Women's Charter for Effective Equality was adopted (Hassim, 2005; Levy, 2013). Women's movements also contributed to the drafting of certain pieces of legislation and the Constitution (Hassim, 2005; Levy, 2013). Women's National Coalition brought together women's organisations in the early '90s to participate in the process of drafting the Constitution as well as shaping the National Gender Machinery (Levy, 2013). "Women's organizations, led by the Women's National Coalition, were instrumental in mobilizing and advocating for the inclusion of women's rights and concerns in the drafting of the new constitution and legislation related to formal gender equality" (Vetten, Makhunga & Leisegang, 2012: 10).

The aim of the Charter was to create gender equality within the country, as it called for the 'recognition and respect of [women's] human rights and dignity' (Levy, 2013: 15). Moreover, the post-apartheid government:

published an official document entitled the Reconstruction and Development Programme (RDP), which made specific references to women's rights, stating

that the key focus throughout the RDP is on ensuring a full and equal role for women in every aspect of our economy and society (Levy, 2013: 15).

The Coalition, however, fell apart following the success in achieving its immediate goals during the transition period (Levy, 2013). Though women played an active role during the struggle, contributing to the fight for the abolishment of apartheid, they are:

constituted as the objects of political power, rather than as holders of authority and their disempowerment must be understood as a consequence of both their marginalization from full access to the resources of the State, as well as their lack of authority in the private sphere (Vetten et al., 2012: 2).

The government has managed to come up with great measures and policies to progress the status of women and ensure gender equality in the country since the birth of democracy. For example, the new and current constitution adopted after apartheid guarantees gender equality in the country. Consequently, the Commission for Gender Equality was established with the aim of fighting abuses undermining the rights of women. However, there is still a gap in terms of equality in practice between men and women in the country.

Post-apartheid South Africa is faced with immense social issues such as inequality, unemployment, poverty, and personal and property insecurity. These issues have barely improved since apartheid. It is worth mentioning that these problems are, however, gendered. In rural areas, where poverty is higher than the rest of the country, many households are headed by women – of which the majority is unemployed. According to Gumede (2012), the feminisation of poverty trends which South Africa (as well as many developing and African countries) faces, is a major problem disputing what is on the State's documentation, as more women in South Africa are suffering due to poverty than men.

Moreover, South Africa remains a patriarchal country, especially in its rural areas (Dickerson, 2013). Women, especially in the rural areas, are faced with traditional roles such as the responsibility for raising children and taking care of the home, fetching wood very far from their houses for domestic fires, to name just a few (Gumede, 2012). They also experience violence the most. According to Mankazana

(2014: 92), “patriarchal norms of wife ownership, sexual entitlement following marriage and the legitimacy of violence as a means of controlling wives, drives gender-based violence in parts of South Africa”. The sections that follow will discuss the South African state’s attempts to empower women by looking at the status of women in the country under different themes.

2.3 Patriarchy

While it has been decades since women’s movements have been trying to fight patriarchy, yet there are still no changes in the domestic division of labour, as patriarchal conventions about men and women’s roles remain a problem in post-apartheid South Africa as it is in other developing and developed countries. It can be argued that the South African government plays an enormous role in perpetuating patriarchy in the country. As a result, rural areas compared to urban areas continue to remain high patriarchal spaces, as many black women are still oppressed by male domination in post-apartheid South Africa (Jegede, 2009). According to Hassim (2014: 10), the introduction of the Traditional Courts Bill by the ANC has been proof “that rural black women continue to contend with systems of governance based on the denial of equality – something their urban sisters do not have to face”.

Patriarchy is defined as “an ideological construct of a system encompassing ideologies, beliefs, values and practices underpinning the organization and structure of society – resulting in unequal power relations between women and men” (ANC Gender Paper, 2012: 5). According to Dickerson (2013), patriarchy is deeply embedded in rural areas, especially those areas that are still led by chiefs and traditional leaders; it reinforces the subordination and suppression of women in all spheres of life, making gender equality impossible to achieve. Dickerson (2013) avers further that living in a patriarchal culture affords men certain privileges and entitlements that are not available to women; men have ‘access’ to ways of being and performing that are closed to women.

Furthermore, according to Jegede (2009), this same patriarchy influences women to respond in defined ways, often accommodating and deferring to male interests, which remains the case in most rural areas in post-apartheid South Africa. In a patriarchal society, a woman is deemed to be in subjection to a man. Alluding to this,

Albertyn (2009: 171) submits, “the enforcement of traditional gender roles, defined largely by women’s sexual and reproductive capacity, tends to maintain women in inferior power positions dependent upon men for status and resources”.

Moreover, traditions, especially in the rural areas, have prescribed roles for women that restrict them to the household (Ogato, 2013). According to Hassim (1991: 65), “women have the added burdens of home-management and child-care irrespective of whether they are full-time housewives or employees”. It is because of these connotations associated with being a woman that black women endured such burdens during the apartheid era, as they were confined to the domestic sphere as a result of oppression based on gender, race and class (McClintock, 1991). De Vos (2014) argues that black women, especially in rural areas, still experience gender oppression due to these discriminatory and unequal connotations, hindering their advancement in both their homes and workplaces.

Hassim (2014: 10) postulates that women in rural areas are denied an equal voice by the traditional chiefs whose power is prolonged by the Traditional Courts Bill which was introduced by the State, proving that it is “less reliable in upholding the rights of women”. According to Moffett (2006: 15), “... it would seem that it is important that South African women are frequently reminded that their equality in the public domain does not translate into equality in the private domain, an arena that remains highly stratified and hierarchically structured”. In this way, patriarchy, culture and traditions continue to prolong women’s inequality and subordination in the country while sustaining male interests and power (Albertyn, 2009).

In light of the foregoing, it can be argued that structural inequality and systemic discrimination still exist in post-apartheid South Africa. This is regardless of the number of measures that have been implemented with the aim of advancing women in general and black women in particular.

2.4 Politics

According to Mankazana (2014: 76), women in South Africa experience exclusion from decision-making and policymaking “in both the economic and financial spheres of influence”, and this seclusion has influenced the ignorance of women’s needs as

well as the gender-specific constraints that women face every day. Hassim (2014: 10) contends that such exclusion is the reason why “institutions which are supposed to articulate gender equality in government policies have been less successful in making an impact on spending to redress inequalities”.

Although there are some women who have entered formal institutions, a large number of women remain marginalised from the politics arena. According to Vetten et al. (2012: 2), “women’s political participation in formal government is widely recognised as a pre-existing condition for the realisation of full democracy” in South Africa. However, women are still under-represented in politics, decision-making positions, and the 50% women representation in Parliament by 2015 as set by the State has still not been met. Vetten et al. (2012: 2) point out that this under-representation “in political decision-making structures is rooted in traditional archetypes of political power, in naturalized distinctions between male authority and female incapacities, and in the material realities of the gendered distribution of labor in society”.

Political participation tends to be measured by the number of seats held by women in Parliament. According to Kabeer (2005):

the last of the indicators for monitoring progress on gender equality and women’s empowerment relates to the number of seats held by women in national parliaments. It moves the focus of empowerment into the arena of politics, and the struggle for participation and representation in decision-making structures (Kabeer, 2005: 21).

However, Vetten et al. (2012) posit that the presence of women in Parliament does not automatically translate into gender-just social policies on its own, but it increases the focus on women-related issues.

Moreover, the increase of women representation in the State has not translated into policies that address the needs of poor women nor has it promoted equality to its full capacity (Hassim, 2014; Human Development Department, 2009). According to Hassim (2014: 10), this is because of issues such as “bureaucratic resistance, political co-optation and limited capacities to influence macro-economic policies that have restricted success of representation as a tool for radical change”. This confirms

the argument of Vetten et al. (2012: 5), which is, “the participation and representation of women in formal governance means very little if women are present but have no ability to influence policy-making on behalf of other women”.

Nonetheless, the South African state seems to be placing more attention on increasing the number of women in formal government than addressing the fundamental women’s inequalities in the country, whereas the latter is what is important (Vetten et al., 2012). Women’s participation will not result in gender equality as the State foresees it to be but will only be a step to this. Therefore, reaching the estimated number of women representation in Parliament will not automatically translate into better policies for women (Vetten et al., 2012). Vetten et al. (2012) argue:

the government’s emphasis on formal representation and quotas, however, has meant that it has paid more attention to the number of women in Parliament, rather than the effect of their presence as strategic agents advancing gender equality; therefore, it can be argued the State’s efforts to promote women’s political participation within party structures seem to have become an end in itself (Vetten et al., 2012: 8).

2.5 Economic Participation

The participation of women in decision-making is seen as a way of promoting development, as it encourages economic growth and alleviates poverty. According to Vetten et al. (2012):

Gender equality, especially the inclusion of women in political representation where they can make decisions that impact women’s lives, is essentially used as a development strategy in ‘that societies that discriminate on the basis of gender pay a price in more poverty, slower growth and a lower quality of life, while gender equality enhances development’. From this perspective, gender equality is a social good (Vetten et al., 2012: 3).

According to international development agencies such as the World Bank, the economic participation of women is critical to achieving human development and

also for sustainable economic growth, thus making women's empowerment an essential need. Such progress would suggest better gender equality mainstreaming in policy decisions. However, women in South Africa still remain the group that is largely unemployed or underemployed and poor, irrespective of transformative methods (Gumede, 2012). Nevertheless, according to Gumede (2012: 21), "although some progress has been accomplished on women representation in Senior Management in the public service, the low representation of women in corporate decision-making positions in the private sector remains a challenge". The underrepresentation of women in decision-making structures outlines the level of structural gender inequalities that firmly remain entrenched in South African society (Gumede, 2012). Moreover, "there is also persistent failure by government and the private sector to reach the target of 50% representation of women in executive and senior management levels" (Gumede, 2012: 24).

According to Mankazana (2014), the workplace also contributes to the gender discrimination of women, as women are offered lower incomes than their male counterparts and have to work twice as much to prove themselves. The majority of women in South Africa occupy low-skilled, low-wage employment, and they mostly serve as domestic workers and home-based caregivers while unfailingly remaining under-represented in high-wage, high-skilled employment (Mankazana, 2014). Also, women's labour force participation tends to be mostly high in the informal economy, and they "spend less time in paid jobs and put in more than twice as much time as men in unpaid work" (Mankazana, 2014: 72). Malan (2014: 5) maintains that for gender empowerment to succeed, 'the pipeline of young women coming into the workplace in specific disciplines must be taken into consideration'. However, this is difficult, as there are still technical industries in the country perceived as not suitable for the employment of women because they are viewed as male-dominated industries (Malan, 2014).

The majority of women in South Africa experience gender discrimination, and still lack education and skills, which results in them earning very low incomes compared to their male counterparts (Mankazana, 2014). This is even worse for "poor women, young women and rural women who, even if employed, find themselves in the worst paid sectors of the labor market such as domestic and retail work" (Gumede,

2012:21). As a result, “women-headed households are more likely to be poor, and despite the virtual elimination of gender differentials in quantity of education, they continue to earn less than men”, thus finding “themselves predominantly in the ranks of the poorest in society” (Hassim, 2014: 11).

Market accessibility is also one of the issues affecting women-owned businesses, as they are faced with difficulties in gaining access to markets. Moreover, women:

are unable to meet either requirements or environmental regulations imposed by markets due to their inadequate skills, low level of technologies and production techniques, and also the lack of modern marketing techniques or information further hampers them to export their products (Malan, 2014: 9).

Another problem worth mentioning is that of lack of appropriate skills/experience. South African female entrepreneurs are faced with lack of pertinent skills, which results in a major challenge to the growth of their enterprises (Malan, 2014). As a result, “the discourse between skills available and skills required has resulted in the structure of the labour market not been conducive to higher employment levels. This is partly because of historical and new barriers to the growth and formalisation of micro enterprises among the previously disadvantaged population” (Malan, 2014: 9).

2.6 Violence

One of the legacies of apartheid that remains deeply entrenched in post-apartheid South Africa is that of class inequality that is closely tied to race. According to Levy (2013: 17), “the problem of violence against women as a result of the intersecting oppressions of race, class and gender has been widely discussed in South Africa in recent years” with no progress, as the “root problems of economic inequity and misogyny that allow for violence to take place are not being targeted”. Vetten (as cited in Levy, 2013: 17) highlights rape in the country and addresses the intersectionality of oppressions that black women particularly face:

There’s the notion that sex is a masculine entitlement ... when men have multiple partners, that’s one way of expressing that sense of sexual entitlement ... When you have a society that’s been as unequal as ours, along

gender lines as well as race and class, it takes a long time to change that (Vetten, as cited in Levy, 2013: 17).

Moreover, regardless of the political changes that took place in the country after the abolishment of apartheid, there is very little progress in combating violence against women in post-apartheid South Africa. Issues such as property rights, domestic violence, land rights, rape, and equality, amongst others, are issues that over 3 million women in the country voiced out during focus group interviews about women's concerns that were organised by the WNC (Levy, 2013; Moffett, 2006). These issues are still haunting women in the country to this day, evidenced by the fact that South Africa has the highest rate of rape in the whole world (Moffett, 2006). The sexual assaults and violence against women rates in the country are enormously high (South African Human Rights Commission, 2006). According to Moffett (2006):

the pernicious and overtly racially ranked hierarchies endorsed and enforced during South Africa's apartheid regime continue to have profound implications for women and their experience of gender-based and sexual violence, even after these forms of social stratification are apparently dismantled or transformed in line with rights-based principles (Moffett, 2006: 4).

The failure of the State to fight the high rates of gender-based violence which are reinforced by social and cultural norms remains a problem in achieving gender equality. Domestic and sexual violence in the country is a pandemic, making South Africa one of the most violent countries across the globe (Moffett, 2006). According to Hassim (2010):

... more revealing of the impact of socio-cultural norms is the increase in violence against women, especially black lesbian women. Intimate partner violence accounts for approximately half of all female homicides in SA, suggesting that women are highly unsafe within the home (Hassim, 2010: 10).

Although there are a number of integrated approaches that have been put in place to raise awareness and to fight women abuse, implementation seems to be the issue here. For example, the Domestic Violence Act's impact is not visible, and this is because of lack of care and sensitive treatment of victims by the police, lack of

resources in courts, and also persistent patriarchal values (Human Development Department, 2009). Alluding to this, Gumede (2012) and Moffett (2006) postulate that violence against women in post-apartheid South Africa, particularly those in rural areas, is failed by the criminal justice system; this is regardless of campaigns that are created with the aim of raising awareness on the issue of gender-based violence.

Moreover, Gumede (2012) asserts that society seems to be unwilling to free or remove itself from such harms, as there are many social injustices visited on women in South Africa that are not reported, or society seems to be keeping a blind eye on them. According to Hassim (2014: 10), South Africa's current president's "traditionalist values on homosexuality and marriages as the most appropriate aim for young women" highlights the dispute of equality norms in society. For instance, "lesbians, gays, bisexuals, and transsexuals (LGBT) issues do not seem to be adequately addressed by the State's policies as stigma and hate crimes continue to be directed at affected individuals" (Gumede, 2012: 24). Black LGBT people in the country face persistent violence, emotionally, physically, and sexually, as they are treated by the majority as 'unchristian' and 'unAfrican' (Gumede, 2012).

In view of the foregoing, most black lesbians from townships are gang-raped as a form of 'curing' them, and others are brutally killed because they are seen as 'unchristian' (Gumede, 2012). These terrible ordeals often go unaddressed, and the silence exists in most societies around them as an issue of sexuality (Gumede, 2012; Vetten, 2007). Also, Vetten (2007) highlights an important issue, which is the fact that a larger number of women abuse cases go unreported and those that are reported end up withdrawn by the victims due to the negative attitudes of law enforcement agents towards the victims.

2.7 Education and Health care Access

Unequal access to education between girls and boys is another issue visible in post-apartheid South Africa. The participation of girls in education is partly hindered by violence that takes place in schools (Mankazana, 2014). According to Mankazana (2014: 62), "girls often experience gender-based harassment, such as teasing or unwanted physical contact from boys and male teachers. School-based violence, particularly sexual violence and other threats to girls' physical safety, hinder

attendance and, therefore, acquisition of literacy”. Moreover, the perception that investing in a girl child is an ‘opportunity cost’ is still alive in some rural areas of South Africa, resulting in girls remaining in the household and engaging in early marriages while boys go to school (Mankazana, 2014). On this account, this prohibits girls from exercising their right to education, as everyone in South Africa is entitled to that opportunity according to the South African Bill of Rights, Section 4, consequently enforcing the ideology of gender equality.

Furthermore, poor access to health care facilities by women, especially poor women, is still evident in post-apartheid South Africa. According to Gumede (2012: 15), although the government puts more emphasis on education and health care quality improvement for the general citizens, the improvement to access for women, the elderly, and the poor still remain a serious unattended need. Also, although rights and Acts have been implemented on paper, “In practice poor women struggle to obtain abortions in Government health facilities ...The consequence is that illegal abortions remain only too prevalent for poor women” (Hassim, 2014: 10).

2.8 Section 2 Conclusion

In summary, women fought for the eradication of pass laws of the apartheid government and also participated in mass political movements. However, after their involvement in political resistance, their ability is still not recognised outside the household, and their autonomy is still defined by traditional gender roles. Moreover, black women in the country have been victims of multiple oppressions based on gender, race and class throughout the history of South Africa. This triple oppression prevented women from getting access to quality education, employment and a considerable living wage. This was due to the threat of violence and rape which has become the norm in the country. Racial, gender and class oppression has brought nothing in a black woman’s life but hardship, as it has resulted in unequal access to resources. Although this took place in the apartheid era, unfortunately, black women still experience these oppressions in post-apartheid South Africa; women in rural areas are especially still affected with these discriminations.

The dawn of democracy brought many changes in the country, transitioning from apartheid to post-apartheid South Africa. The new government introduced new pieces of legislation and policies. The numerous policies and practices were adopted by the post-apartheid South African government to ensure that the legacies of apartheid were corrected and every citizen's interests were served irrespective of gender or race. These post-apartheid policies are aimed at broadly engendering socio-economic justice as well as human progress. However, 21 years into democracy, the gap between policy and implementation and execution still remains. Regardless of the State's establishment of all the pieces of legislation, policies, programmes, and institutions, there seems to be a fail with regard to the implementation of these measures with women being mostly disadvantaged.

2.9 Chapter Conclusion

The study aims to understand how government policies dedicated to empowering women and gender mainstreaming define and describe 'gender', 'women' and 'empowerment', and how women's empowerment is measured (in South Africa). Thus, it was important to look at the different literature on empowerment in development, how women's empowerment is viewed by the mainstream development discourse, and whether the efforts made by the South African state to 'empower' women have been effective or not.

The literature consulted for this study reveals that the credit strategies have not been effective. This is partly due to the fact that the programmes giving women access to credit fail to recognise that women live in communities and households where they do not have the power to control their own resources. Moreover, the qualifying requirements of the formal financial institutions make it impossible for women to access business finance. Furthermore, the literature in this chapter also suggests that women in South Africa and rural black women, in particular, remain politically, economically and socially disadvantaged compared to men. Various authors have highlighted that although the South African state has demonstrated a praiseworthy commitment to women's empowerment and gender equality, the different policies and efforts to promote this has been largely ineffective.

The reason for the above is that these policies failed to take into account the fact that the position of women in South Africa is lower. Factors such as patriarchy, institutional violence, traditions authorities, cultural restrictions on legal protection and women's movement, unequal division of labour, education and training, and social services have a negative impact on the position of women in the country. Additionally, the State's efforts have been unsuccessful due to the patriarchal nature of the South African society that persists. Also, the inability of the State to take into account the socio-economic differences in policy formulation and implementation is another factor contributing to the failures of government policies in empowering women. As argued by Vetten et al. (2012), the policies of the South African state:

tend to emphasize women's practical needs as opposed to their strategic needs (or addressing women's daily responsibilities as opposed to changing society's unequal gender roles). The result is a focus on the symptoms and effects of gender inequality (the feminization of poverty, unemployment and HIV/AIDS). It does not attempt to tackle the underlying and unequal patriarchal power structures in South African society that result in poor societal outcomes for women (Vetten et al., 2012: 9).

Furthermore, the State's policies tend to view women as a monolithic category. It hopes that by putting a certain number of women in Parliament will automatically lead to equality. However, this view ignores the fact, "... the women who enter national parliaments are not generally drawn from the ranks of poor people, nor is there any guarantee that they will be more responsive to the needs and priorities of poor women ..." (Kabeer, 2005: 22).

In light of the foregoing, the presence of women in government's formal institutions has not resulted in the rearrangement of power and resources that transform structural factors, where the oppression of women actually lies. The State has failed to come up with policies that address the needs of poor women in the country, as well as active implementation of policies that do so. According to Vetten et al. (2012):

"Women are needed in power to implement change, but change in society needs to happen in order for women in power to be effective. Equality is important in recognising the particular constraints that prevent the

entrenchment of the pursuit of gender equality at the political and institutional level” (Vetten et al., 2012: 7).

It is important to highlight that this study does not intend to dismiss the efforts made by the interventions on women’s empowerment nor does it suggest that they are not essential. However, it argues that there is a need for reconceptualisation of empowerment so that the interventions benefit women. Hence, the study offers a number of recommendations (discussed in detail in Chapter 5) for the programmes to ensure that empowerment of women is achieved. Policies and programmes need to recognise that women and men have different needs within the household and society as much as they have different roles and that the concept of women’s empowerment lies in the differentiation of these needs and roles. Moreover, these programmes need to understand the different types of power and the implications they have on the process of empowerment. Also, looking at gender in the discourse of empowerment will help raise women’s strategic and practical needs, and understanding these needs will positively influence empowerment.

The chapter that follows will focus on the research methodology used in this study.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

The research process for this study began by identifying the research problem, followed by setting out the objectives and aims of the study. From thereon, research questions were developed. In the previous chapter, literature related to this study was reviewed. This will be followed by selecting a research method that will effectively answer the study's research questions in this chapter. Data was gathered from secondary sources – document analysis method – and finally, this data will be analysed in Chapter 5. The selected documents will be used as a reference during the analysis. This chapter provides an overview of the research approach adopted for this study. The chapter also introduces the research strategy and defines the scope of the research design.

3.2 Dti as the Research's Case Study

Implemented through business development programmes, the notions of women's empowerment and development in many countries, including South Africa, are considered important and accepted in practice, as the meaning of women's development and empowerment are contained through the way institutions and organisations formulate and implement their programmes. This study considers the politics of empowerment employed by women programmes. The politics of empowerment contain several strategies that organisations employ to realise their objectives within a particular context of black women in South Africa.

The study focuses on the dti as one of the State's representing institutions involved in promoting economic empowerment through business development. The dti, through its Gender and Women Empowerment Unit, enables and promotes women's participation in the economy by providing them with business funding, on behalf of the government. Therefore, a number of documents made up of the dti's GWE Unit's strategy and policy documents intended for women's empowerment and gender equality will be reviewed and analysed in Chapter 5 in this study. These documents were accessed on the Internet, from the dti's website.

The reason for choosing the dti is the fact that the institution is a government institution, which strives to be an institution that is empowering and inclusive, especially of previously disadvantaged groups (such as women), with its specific programmes that aim to empower others through entrepreneurship. Therefore, this research seeks to explore how effective the dti's (government's) efforts are.

The study is based on secondary data and has sufficiently used documents that were already available online. The secondary data was obtained from the dti's website, and these are documents in relation to women's empowerment. According to Hoepfl (1997), secondary data is important to researchers following a qualitative method. Using a qualitative method has resulted in gaining in-depth information on women's empowerment, something which would not have been possible with a quantitative method.

3.3 Case Study Method

A case study has been chosen as a research strategy for this study, since this research is a case study of the dti. A case study is defined by Yin (2003) as a method of inquiry which investigates a phenomenon within its real-life setting. According to Gillham (2000), a case study research is a method of investigation which pursues a variety of evidence from the context of the phenomena in order to answer specific research questions.

The reasons behind choosing a case study strategy are several. First, it was chosen because it is appropriate for this study, as it provides a logical method to collect data, analyse the information, and to also report the results, thus gaining a deeper understanding of a particular situation. Secondly, the case study was chosen because of its ability to provide an explanation of 'how' and 'why' instead of just 'what' (Yin, 2003). This is essential for this study in order to identify how effective government efforts are and to also gain an understanding of how the State mobilises terms such as 'women', 'gender' and 'empowerment'. Thirdly, when a researcher conducts a case study research, they can do so without visiting the research site or organisation, as data may be collected by simply collecting secondary sources (Yin, 2003). This has been the case with this particular study, as it is a desktop research.

In addition to the aforementioned reasons, a case study research approach is accompanied by a number of advantages. According to Gray (2014), case study approach is helpful in exposing a causal relationship between the phenomenon being studied and the setting in which it takes place. Yin (1994) states that a case study research is capable of providing a rich and detailed description of the phenomena being studied, which allows the researcher to have multiple and changing interpretations, something that would have been impossible in a quantitative research strategy. Moreover, this approach enables researchers to investigate the phenomenon studied from different perspectives – a feature which distinguishes it from other strategies (Yin, 2003). Also, a research following a case study approach can make use of multiple methods of data collection such as archival records, interviews, participant observations, and documentary reviews (Yin, 1994). What is more, a case study approach allows the researcher to employ more than one research method, which ensures validity through triangulation and consequently produces more accurate and convincing findings (Yin, 2003). This study, however, has utilised one research method – qualitative method.

However, case study is criticised for the difficulty to generalise the findings to a larger population. A case study research is criticised for its lack of statistical generalisability and lack of a detailed step-by-step data analysis of the data of the case study (Yin, 2003). Case study is also criticised for the fact that the collected data is interpreted differently, with a potential for biasness from the researcher (Yin, 1994, 2003). These critiques also apply to this study, as it has utilised a case study method. Therefore, the findings of this study cannot be generalised to a broader population and cannot be cleared of biasness.

3.4 Data Collection and Analysis

This study pursued the case study through documentary analysis. A document is usually produced for particular purposes other than those of the research, but it can be employed by researchers for cognitive purposes (Corbetta, 2003). According to Yin (2003: 87), “for case studies, the most important use of documents is to corroborate and augment evidence from other sources”. Document analysis was chosen because the information given in the documents is not subjective or

distorted, making it a non-reactive technique (Corbetta, 2003). Moreover, another reason for choosing this method for this study is that it is cost-effective, as all the data is already produced and available and is also less time-consuming, which is another advantage of this method (Corbetta, 2003).

Data for this study was collected through consulting secondary sources. The documents that this study analysed are selected public documents accessed online as well as from the dti's website. These sources are government's (dti's) publications on women's empowerment, annual reports of the dti, and strategic frameworks. The specific documents include *Small, Medium and Micro Enterprise (SMME) strategy; BEE Strategy, BEE Act, and BEE Codes of Good Practice; Industrial Policy and IPAP; Cooperatives Development Policy and Draft Strategy; and the South African National Policy Framework for Women Empowerment and Gender Equality*. Additionally, documents such as the *dti's 2006 strategic framework on gender and women's empowerment; dti's success stories publication; 2011 status quo report; dti enterprising women publication; as well as the 2015 dti's presentation paper on gender mainstreaming in development support programmes*.

The above-mentioned documents were not selected over others but were all the documents available on the Internet that relate to the study's objective. These documents were critically analysed and were of great importance, as they deepened the researcher's knowledge about the strategies and programmes of the dti on women's empowerment in South Africa. Thus, examining these written secondary sources as research material provided this study with multiple interpretations.

The analysis process for this study began with making notes, coding, placing the data into different categories, and lastly, comparing the data. Abstracts of the articles that were consulted for this study were read in order to understand what the article is about. Articles with the same focus were then grouped under the same category. For example, articles that focused on women and microfinance were grouped under the same category.

A number of themes emerged from the data, and these included women, policy, developing country, and microfinance. The 'women' theme focused on marginalised women and the different constraints that women face. It also focused on how their

economic activities are hindered as well as how these constraints may be overcome. Articles under this theme also explored various governmental initiatives and policies that intend to empower women. Under the 'policy' theme, articles focused on various types of governmental policies or programmes that aim to empower women. The 'developing country' theme explored general development issues affecting women in developing countries. Lastly, under the 'microfinance theme', articles focused on the empowerment of women through microfinance. The articles looked at employment and entrepreneurship. Some of the themes which emerged from the analysis process were then used in the results chapter. The themes were developed to help focus on the main issues of these documents. After this process, the next step was to analyze the differences and similarities of the created categories critically, with the intention of gaining an actual meaning of the data.

3.5 Conclusion

This chapter has offered an overview of the approach that the study has adopted. This study has employed a qualitative approach to achieve the overall aim and objectives of the study due to its ability to offer in-depth information of the phenomenon being studied. The study also used a case study research strategy.

The next chapter will analyse the case study of this study by looking at its different programmes and strategies that intend to empower women and mainstream gender.

CHAPTER 4: CASE STUDY

4.1 Introduction

The foregoing chapter dealt with the research methodology employed in this study. This chapter discusses dti's – a state institution – efforts towards empowering or promoting empowerment of women economically as well as mainstreaming gender equity. This is done through analyzing the Department's frameworks, programmes and strategies for this aim.

4.2 Department of Trade and Industry

The dti has since 1998 been dedicated to addressing gender equity issues and economic growth as part of its business mandate, as it considers gender equity to be an economic issue that is precarious in accelerating the country's economic growth. "The Department of Trade and Industry's vision is of a South Africa that has a vibrant economy, characterized by growth, employment and equity, built on the full potential of all citizens" (Dti Presentation, 2012: 2). Its mission is to:

Provide leadership to the SA economy through its understanding of the economy, its ability to identify economic opportunities and potential, and its contribution. Act as a catalyst for the transformation and development of the economy and respond to the challenges and opportunities of the economic citizens, in order to support the government's economic goals of growth, employment and equity. Respond to the challenges and opportunities in the economy and society. Provide a predictable, competitive, equitable and socially responsible environment for investment, enterprise and trade (Dti Presentation, 2012: 3).

The Department has developed and implemented an internal gender mainstreaming strategy. Gender mainstreaming is defined in the Women Empowerment and Gender Equity Bill (2013:4) as "the process of identifying gender gaps and making women's, men's, girls' and boys' concerns and experiences integral to the design, implementation, monitoring and evaluation of policies and programmes in all sectors of life to ensure that they benefit equally". According to Malan (2014):

a focus on gender mainstreaming consists of two main aspects, namely the integration of gender and equality perspectives in all policy and decision-making processes and an integrated focus on an equal balance and representation of both women and men in all areas, including decision-making, career development opportunities and supporting functions (Malan, 2014: 2).

Consequently, the dti's internal gender mainstreaming strategy has been developed with a purpose "to include gender-specific activities and affirmative action, whenever women or men are in a particularly disadvantageous position" (dti's Gender Mainstreaming Presentation, 2015: 21). Also, "the Strategy has proposed gender-specific interventions that can target women exclusively, men and women together, or only men, to enable them to participate in and benefit equally from development efforts" (dti's Gender Mainstreaming Presentation, 2015: 21).

Moreover, the Department's Internal Gender Mainstreaming Policy draft is made up of the following objectives:

to create an enabling environment for translating the dti's commitment to gender equality into a reality; to establish policies, programmes, structures and mechanisms to empower women and to transform gender relations in all aspects of work, at all levels; to ensure that gender considerations are effectively integrated into all aspects of the dti policies, activities and programmes; to advocate for the promotion of new attitudes, values and behavior, and a culture of respect for all human beings in line with the new policy (dti's Gender Mainstreaming Presentation, 2015: 21).

Furthermore, the dti has developed an Employment Equity Review and Analysis Framework with the following objectives: to:

identify employment barriers which adversely affect people from designated groups and incorporate elements and pillars that are consistent with the Constitution and EEA; include affirmative action measures in all the Human Resources Policies, Practices, Procedures and the working environment; and inculcate an organizational culture which values diversity (dti's Gender Mainstreaming Presentation, 2015: 22).

The Department also has a women empowerment programme that it describes as a: programme aimed at having female executives sharing personal experience and providing tips to build on various management development skills and support the growth of the female employees. This also includes a mentoring programme for interested female employees on deputy director and director levels (dti's Gender Mainstreaming Presentation, 2015: 22).

Based on the 31 May 2015 Gender Mainstreaming Presentation by the dti, the Department's gender parity is made up of:

46% of women at SMS vs. the Cabinet Target of 50%; 55.36% of female Chief Directors compared to 44.64% of males; 57% of female employees compared to 43% of males in the Department. People with disabilities: 2.67% of employees with disabilities vs. the Cabinet Target of 2%; there are 8% (3) of people with disabilities at SMS level (only level 13) and 23% at MMS levels; 50% are females and 50% are males (dti's Gender Mainstreaming Presentation, 2015: 23).

The dti runs a number of women's empowerment programmes through its Gender and Women's Empowerment Unit aimed at promoting the economic empowerment of women in the country.

4.3 The dti's Women's Economic Empowerment Strategies

Some women in South Africa today are able to earn a living through the small and medium-sized enterprises and micro-enterprises (SMMEs) sector which plays a vital role in promoting employment and economic growth. Their entrepreneurial activities provide them with the ability to support themselves and their families, as it generates an income for them, thus making supporting women's entrepreneurship important to family well-being (Van der Zwan et al., 2010).

The Department had various institutional supports for women in the country. Minniti and Levesque (2008) describe institutions as 'the rules of the game' which contain both informal social norms and formal legal rules that rule the behaviour of an individual and structural social interaction. Through the dti, the South African

government introduced institutional methods that seek to go beyond structures or individuals, challenging the 'rules of the game'.

The dti offers different types of support to women entrepreneurs that it views as a crucial means of raising the overall level of entrepreneurship in society (SAWEN, 2005). Women-owned businesses are considered to be significant because above and beyond helping to reduce women unemployment by employing themselves and other women, women entrepreneurs also serve as role models to the younger generations, making them aware of alternative occupational prospects (Van der Zwan et al., 2010). Moreover, the government views supporting women enterprises as an important contributing factor to growing the economy, fighting unemployment, and achieving greater equity (dti, 2006).

The dti cites three types of support cited and labels them as being required by women entrepreneurs. The first one is the operational support; this support is provided in the form of advice and or expertise to register on tender databases and develop market intelligence, and to build product awareness (SAWEN, 2005). The second type of support is labelled emotional support. Here, participants are encouraged by others, and this support also involves motivation, support of the family, acceptance in business circles, networking and acknowledgement of work (SAWEN, 2005). There is also financial support, which simply refers to the financial resources provided by others. This kind of support is defined as access to capital, financial training, availability and management of cash flow, as well as accounting practices (SAWEN, 2005).

An extensive annual directory made up of all donor institutions programmes, government and private sector programmes available in the country to support SMME entrepreneurial activities are published by the dti as a way of strengthening the integration of SMME support programmes. The 2010 edition of the directory indicated that results from a survey carried out on women entrepreneurs showed that these organisations are not utilised, as a majority of women are still unaware of the organisations that are created to specifically support them (dti, 2010).

The dti has also come up with a National Strategic Framework on Women's Economic Empowerment, which aims to offer "guidance, focus and particular

recommendations for the support required to ensure women's full participation in our economy. As such, it is an important milestone in the economic emancipation of women in South Africa" (dti Presentation, 2012: 8).

The dti's strategic framework also aims to ensure the addressing of gender concerns throughout government and in other initiatives such as SMME and BEE strategies. According to the Framework, in order "for women's economic empowerment to receive the full attention it deserves – and to more fully strengthen the South African economy – a dedicated strategy on women's economic empowerment is needed" (dti's Strategic Framework, 2006: 3). Furthermore, the Framework strives "to ensure that gender equity is systematically taken into account in all dti values, policies, programmes, its working environment, work practices, monitoring and evaluation systems and to establish the requisite structures, process and timeframes for achieving this" (dti's Strategic Framework, 2006: 6). As mentioned in the Strategic Framework document, the vision is that of "a society in which there is social and economic justice for all, where women and men are able to achieve their full human potential, and in which women have equal access to, and control over, economic resources" (dti's Strategic Framework, 2006: 6).

Additionally, the Framework is guided by the following objectives:

To challenge the direct and indirect barriers in Enterprise, Industry and Trade which prevent women from having equal access to and control over economic resources. To facilitate women's equal access to economic and productive resources by strengthening their capacity and networks as well as their ability to benefit from dti policies and programmes. To increase women's easy access to finance by assessing existing programmes that provide access to finance for women and suggesting improvements to address existing gaps in a sustainable manner. To work towards gender parity in all enterprise, industry and trade and structures including boards, councils and missions. To ensure that the life experience and views of South African women contribute equally to the reform of trade, investment and enterprise development. To conduct research, and put in place indicators and monitoring systems to measure the gendered impact of dti policies and programmes. To ensure that the dti budget benefits women and men equitably and that specific resources

are allocated for helping to overcome the particular disadvantages faced by women (dti's Strategic Framework, 2006: 6).

The Framework is informed by a number of guiding principles from broader-based government initiatives and by international standards with respect to women's empowerment including: the Constitution of the Republic of South Africa, South Africa's National Policy Framework for Women's Empowerment and Gender Equality, Southern African Development Community (SADC) Declaration on Gender and Development, the Convention for the Elimination of All Forms of Discrimination Against Women (CEDAW), and the Beijing Platform for Action.

Empowerment is defined by the South African Women's Empowerment and Gender Equality Framework (dti's Status Quo Report, 2011: 27) as "the process of 'conscientisation' which builds critical analytical skills for an individual to gain self-confidence in order to take control of her or his life". This process is a vital one, especially in the alteration gender relations, as it addresses the underlying and structural grounds of discrimination and subordination (dti's Status Quo Report, 2011). The Framework contains the concept 'gender equality', which is defined as "a situation where women and men have equal conditions for realising their full human rights and potential; are able to contribute equally to national political, economic, social and cultural development; and benefit equally from the results" (dti's Status Quo Report, 2011: 27).

The concept of gender equality recognizes the inferior positions of women that exist within social relations and intends to reform society to remove male domination. Gender equality demands that all the fundamental grounds of discrimination be identified systematically and removed to provide equal opportunities for both women and men. As a result, equality includes both formal equality and substantive equality, and not purely simple equality to men (dti's Status Quo Report, 2011). From these definitions, the systemic nature of marginalization and disadvantages that women face, whether as a result of apartheid or of the broader patterns of patriarchy found in present-day South Africa is highlighted. Empowerment has a definite focus within the economic domain. In South Africa, the concept of women's economic empowerment has been formulated within a broader spectrum.

The specific targets for this strategy are women, with the purpose of empowering them to “take control of their lives, set their own agenda, gain skills and knowledge, increase self-confidence, and solve problems” (dti’s Strategic Framework, 2006: 8). This strategy seeks to address gender inequality, and it recognizes the social relations (class, ethnicity, race, sexuality, and religion) that are linked to being a woman or man in South Africa. More importantly, the strategy claims to recognize, “not all women are disadvantaged in the same way, that one’s multiple identities are important in shaping one’s gendered experience, and also implies that forces influencing gender relations operate in all spheres of society” (dti’s Strategic Framework, 2006: 8).

The dti’s aim with the aforementioned strategy is for it to be implemented as an instrument to proactively identify and create opportunities in terms of women’s participation and representation in all government initiatives.

The dti’s Strategic Framework highlights:

Targeting mainly government institutions and those economic structures supported by it, this strategy will be adopted as a mechanism for addressing multiple inequalities simultaneously. It is aimed at transforming the representation, participation and the culture of all of these institutions and structures. This will be part of re-humanizing these and ensuring that they value and recognize differences and begin to address some issues of cultural change (dti’s Strategic Framework, 2006: 8).

The Framework:

Outlines several programme initiatives focused specifically on women enterprise, women in business and other target group, and address gender inequalities with the aim to enhance resource allocation and pave way for women and full participation in the economic growth of the country (dti Presentation, 2012: 9).

Thus, the primary target is business women from both sectors (informal and formal) of the economy. The frameworks also target those women who are considering starting businesses. The Framework defines a black woman-owned enterprise as “an officially registered enterprise owned and or managed by a black woman, in

accordance with the BEE Act, who holds more than 50% of the exercisable voting rights” (dti’s Strategic Framework, 2006: 9).

The different areas of enterprise development support by the Department of Trade and Industry include the provision of business information; business financing; entrepreneurial education and training; science and technology; international trade development support; and research and statistics on women’s entrepreneurship (dti’s Strategic Framework, 2006: 10).

The Department of Trade and Industry, through its institutions, has introduced several financial support interventions for those groups that were previously disadvantaged. These interventions, amongst others, include: “Micro Credit Schemes, Incentives Schemes, Venture Capitals and Equity Funds” (dti’s Strategic Framework, 2006: 10).

Compared to their male counterparts, women often enter the world of business with less experience or training. With regard to business training, the dti offers training to businesswomen and views it as the most important factor to boost the increase of women’s entrepreneurship. Moreover, the Framework highlights, “poor access to information leads to lack of knowledge on how to access critical business opportunities and resources imperative for supporting women’s enterprises and can lead to the closing down of already established enterprises” (dti’s Strategic Framework, 2006: 13). Thus, the Department, through its empowerment programmes, is dedicated to providing business information to these women.

Furthermore, the dti “recognises the vital importance of women’s economic empowerment as a main aspect towards mainstreaming women’s business within the broader South African economy” (Dti Presentation, 2012: 4). As a result, the GWE Unit was founded with the aim of ensuring that women’s empowerment becomes part of the wider dti mandate. “Through this unit, the dti is tasked with the responsibility to champion women economic empowerment and participation, as well as ensuring that women-owned enterprises are integrated into the mainstream economic activity in South Africa” (Dti Presentation, 2012: 4).

4.4 Gender and Women's Empowerment Unit

The Gender and Women's Empowerment Unit is within the Broadening Participation Division of the dti (dti, 2015). The GWE is located within the Empowerment & Enterprise Development Division and is meant to facilitate broad participation and the overall restructuring of South Africa's economy – mainstream economic participation. The GWE's aim is:

to promote, contribute to and provide: Gender-sensitive policies and programs for trade and industry; Implement Women Specific Programs; Foster networks, linkages and partnerships for strategic opportunities – UN; Lobbying and policy advocacy; Intensify our research in the area of women enterprises/gender equality to gain better understating of the opportunities and the challenges presented; Introducing Women into higher value-add production in the 10 Set Aside; Inclusion of new entrants in the economic space, registration of women-owned businesses operating in the informal sector (Dti Presentation, 2012: 5-6).

The dti, through the GWE Unit, supports women's participation and women's economic empowerment. Various initiatives directed at women have been introduced by the Unit with the "aim to develop sustainable enterprises that contribute to the country's Gross Domestic Product, equity, employment and economic transformation to enable women to have access to and control over economic resources" (dti, 2015). The Unit's aim is to remedy the incongruences that the previous programmes and policies created (dti, 2015). These policies and programmes delayed women's participation in the economy, thus negatively impacting enterprises owned by women. Therefore, the Unit transforms economic conditions, creating an environment that is enabling for women enterprises (dti, 2015).

The dti also ensures that women-owned businesses are incorporated into the 'mainstream economic activity in the country' (dti, 2015). The programmes of the Unit "address economic policy, skills development, access to finance and technology, youth development, building sustainable partnerships and play a role in ensuring that women are able to access economic markets" (dti, 2015). The Unit has

policies and programmes that support women-owned enterprises to ensure and accelerate sustainable women participation in the mainstream economy (dti, 2015).

Amongst the many funding initiatives at GWE is the Identity Development Fund (IDF). The loan and equity funding provided by the IDF is aimed at business enterprises owned by black women. This Fund is managed by Identity Development Fund Managers (Pty) Ltd and focuses on start-up businesses and early expansion, offering long-term as well as short-term funding (IDF, 2015). The Identity Fund Managers “seek to identify real entrepreneurial businesses whose owners are committed to growth and job creation” (IDF, 2015). To qualify for the funds, the business must be in operation for a minimum of six months, and be owned and managed by a black woman with at least 51% ownership of the business (IDF, 2015). The owner can, however, be a white woman, owning 51% or more of the business, and finally, the businesswoman “must be willing to receive business support” (IDF, 2015).

Moreover, the Gender and Women Empowerment Unit houses a number of women’s empowerment programmes that aim to offer entrepreneurial support to women both financially and non-financially.

4.4.1 Isivande Women’s Fund

The Isivande Women’s Fund (IWF) was created in response to research that confirmed that limited access to finance for women inhibits the establishment, growth, sustainability and profitability of women’s enterprises.

According to the dti Enterprising Women:

IWF is one attempt by government to improve women’s access to formal finance in the absence of personal savings and gender bias in existing lending institutions. The Fund improves and expands access to finance to women entrepreneurs by lending and investing in women enterprises and generating income that will improve their living standards (SAWEN Magazine, n.d.: 7).

Moreover, the Fund “focuses on professional women with feasible business ideas, high potential survivalists, micro enterprises and co-operatives on a case-by-case

basis, and pursues deals involving start-up funding, business expansions, business rehabilitations and turnaround, franchises and bridging finance” (SAWEN Magazine, n.d.: 7).

Additionally, Isivande Women’s Fund’s aim is to fast-track the economic empowerment of women through offering business finance. The targets for the funds are ‘60% women-owned and/or managed enterprises which are formally registered and have been operating for two or more years’. Moreover, the Fund “assists with business support services to enhance the success of the business” (Dti Presentation, 2012: 9).

4.4.2 Bavumile Skills Development Programme

Bavumile Skills Development Programme:

is a women’s empowerment initiative aimed at identifying talent in clothing and textile and arts and crafts sectors among women. It is a formal training programme to develop their expertise in production of marketable goods and creation of formal enterprises in the creative industry (Dti Presentation, 2012: 11).

The Programme, places emphasis on:

both skills development and empowering women economically. Bavumile seeks to: recruit women who are currently involved in the creative, clothing and textile industries, with skills in embroidery, sewing, weaving and beading; provide specialist skills training and assist women to establish their own enterprises or cooperatives in partnership with Seda; provide additional training in packaging, customer service, basic bookkeeping and registering a business (Dti Presentation, 2012: 11-12).

The primary objective of this initiative is “to upgrade the basic skills of women with home-based enterprises to produce quality, commercially-viable, crafts and other culturally-based products – with the emphasis on both skills development and empowering women economically in mind” (SAWEN Magazine, n.d.: 8).

4.4.3 Technology for Women in Business (TWIB)

The Programme is targeted at girls and young women anticipating to enter the science and technology career field, as well as those women who are already in the science and technology business. Moreover, this programme is aimed at those women who are involved in arts and craft, construction, communication technology, manufacturing, tourism and information, and mining and energy, which have the ability to adopt science and technology as an important business solution for establishing their enterprises regardless of size and location (dti, 2010).

Furthermore, the Dti Presentation outlines:

The programme focuses on women entrepreneurs at all levels of business, from micro to macro enterprises and seeks to fast track their skills development to enable them to embrace appropriate technologies. The mandate of TWIB extends to programmes that encourage girls to choose careers in engineering, science and technology by facilitating access to educational information, career opportunities, academic and extramural learning programmes (Dti Presentation, 2012: 16)

This Programme was started with the aim “to accelerate women’s empowerment and women-owned enterprises development through the facilitation of technology-based business applications and systems and in the process, unlock constraints to enterprise innovation and growth, as well as global competitiveness”. According to the SAWEN Magazine (n.d.: 6), “Technology for Women in Business (TWIB) has since 1998, helped hundreds of women apply technology to support and grow their businesses, thereby assisting in the mainstreaming of women’s businesses within the broader South African economy”.

4.4.4 South African Women’s Entrepreneur’s Network

“The dti identified and adopted SAWEN as a strategy for fast-tracking support provided to women in addressing challenges faced when establishing, strengthening and sustaining their enterprises” (dti, 2015). According to the SAWEN Magazine (n.d.: 6), “SAWEN is a flagship programme of the dti where women economic empowerment is applied in an effort to enhance their participation and contribution in

the economy”. The network brings groups of women together to address the different difficulties that they face. According to the dti, “the program is in direct response to our constitution in terms of contributing to gender equality and access to resources and also South Africa’s response to the Beijing Platform Action Plan of 1995” (SAWEN Magazine, n.d.: 6).

SAWEN is a membership organisation that has the mandate to represent and articulate the aspirations of all women entrepreneurs that operate within the South African SMME sector. This dti initiative is a networking platform for organisations and individuals, and its objective is to advance women entrepreneurs. SAWEN serves to assist women-owned business start-ups with different services such as getting registered, providing information, advice and necessary information (dti, 2010; SAWEN, 2015). SAWEN also helps with training, technical support, market access and business linkages, cooperate support, and company audits and assessments (dti, 2010; SAWEN, 2015). For one to be able to receive assistance with the aforementioned services, one has to pay a joining fee of R350 (SAWEN, 2015). It is worth noting that specific:

support services under the banner of SAWEN programme include: Effective network forums; Training and Capacity building programmes; Pertinent business information and advice that leads to business opportunities; Facilitating trade missions and exposure to global economy; Maintaining a reliable database of South African women entrepreneurs (Dti Presentation, 2012: 18).

As highlighted by the dti Enterprising Women:

SAWEN aims to represent and articulate the aspiration of all women entrepreneurs in South Africa by working closely with like-minded organizations and associations from various sectors of the economy in a concerted and structured fashion. The dti’s desire through the Association base model is to: emphasize outreach through a common agenda for women’s economic empowerment; provide a common organizational strategy for promoting women’s economic empowerment; strengthening financial,

human and intellectual resources of participating organization (SAWEN Magazine, n.d.: 6).

The dti also has a programme called Black Business Supplier Development Programme, which aims to encourage “broader participation of black-owned SMMEs through provision of business development services” (dti’s Gender Mainstreaming Presentation, 2015: 9). In addition to the above-mentioned programmes, the dti is “governed by a broad legislative framework that includes the Broad-Based Black Economic Empowerment Act (2003), the Companies Act (2008), the Consumer Protection Act (2008), the National Small Enterprise Act (1996) and the Small Business Development Act (1981)” (dti’s Strategic Framework, 2007: 40). For purposes of this research, the B-BBEE Act and SMMEs strategy will be reviewed.

Furthermore, according to the dti’s Gender Mainstreaming Presentation (2015: 9), the Department, through its programmes, has assisted the following number of female-owned businesses in the year 2013/2014: 126 business in Gauteng; 94 in Limpopo, 20 in Mpumalanga; 8 in North West; 0 in Northern Cape; 4 in Free State; 70 in KwaZulu-Natal; 35 in the Eastern Cape; and 15 in the Western Cape. All these businesses added together bring a total of 375 business-owned enterprises assisted by the dti in 2013/2014. This number has however decreased since 2012/2013, as it used to be 409 businesses (dti’s Gender Mainstreaming Presentation, 2015: 9).

4.5 Small, Medium and Micro Enterprises (SMMEs)

According to the dti (2008), SMMEs in South Africa date back to apartheid, and during this period, black people were not allowed to own SMMEs in the townships, as they were strictly prohibited, and those found engaging in SMME activities were prosecuted. For this reason, economic restructuring is viewed as an element of the revolution that has a political aspect. Thus, the 1990-1994 period became a restructuring period with various transformation initiatives both at local and national level.

Amongst the above-mentioned initiatives of transformation was economic transformation, and this transformation aimed to include black people, women and all those who were previously marginalised to partake in the economy. Therefore, as

one of its crucial components in its strategy for poverty elevation, economic and employment creation, the government introduced Small, Medium and Micro Enterprises development (dti, 2008). The objective of SMMEs development is to address gender imbalances, since women are the ones mostly stricken by poverty. SMMEs in South Africa represent an essential vehicle to address unemployment by creating jobs, promoting equity and economic growth. Thus, SMMEs is an integrated strategy intended to boost the country's economy from all directions, resulting in a varied economy, enriched productivity, inspired investment and prosperous entrepreneurship (dti, 2008).

SMMEs are categorised into four entrepreneurship stages of development, which include survivalist, micro, very small, small-medium-sized enterprises as noted in the National Small Business Act (102 of 1996) (dti, 2008). The survivalist category is made up of enterprises that are undertaken by those unemployed with a sole objective of economically surviving (dti, 2008). The main characteristics of this category of enterprise are simply to avoid poverty and attempt to survive. This category does not get much investment, and in return, these enterprises generate little income and assets (dti, 2008). Entrepreneurs from these enterprises usually possess little to no business skills and training, which is the reason why opportunities for business growth become limited (dti, 2008). This sector is largely made up of women (dti, 2008).

Micro enterprises usually involve only the owner, one to two employees and some family member(s). Micro enterprises often lack business licenses, value-added tax registration, operating permits, formal business premises and accounting procedures. Also, the majority of these businesses have a limited capital base, thus employ only basic technical or business skills among their operators (dti, 2008). On the other hand, small enterprises are made up of established businesses that employ about 5 to 50 employees. These enterprises are registered for tax, meet all the formal registration requirements, and usually owned and managed by the owner or even community (dti, 2008).

4.6 Black Economic Empowerment (BEE)

The South African government has developed an economic strategy to transform the inequality of the economy in the country. The “government’s strategy for broad-based black economic empowerment looks beyond the redress of past imbalances to situating BEE as a powerful tool to broaden the country’s economic base and accelerate growth, job creation and poverty eradication” (dti’s BEE Strategy Paper n.d.: 11). The B-BBEE Act constructs an outline for promoting and measuring empowerment as well as influencing the State’s power to promote empowerment and revolution in the private sector.

B-BBEE is defined as:

the economic empowerment of all black people including women, workers, youth, people with disabilities and people living in rural areas, through diverse but integrated socio-economic strategies that include, but are not limited to: (a) increasing the number of black people that manage, own and control enterprises and productive assets; (b) facilitating ownership and management of enterprises and productive assets by communities, workers, co-operatives and other collective enterprises; (c) human resources and skills development; (d) achieving equitable representation in all occupational categories and levels in the workforce; (e) preferential procurement; and (f) investment in enterprises that are owned or managed by black people (Republic of South Africa, 2004: 11, as cited in dti’s Status Quo Report, 2011).

The BBEECom’s Broad-Based BEE Act of 2003 brought together deracialisation of capital, business development, skills enhancement, employment equity, and preferential procurement. BEE’s aim is to escalate the number of black citizens, especially women who own, manage and have control of businesses in the country, by supporting small business development and skills, to finance enterprises owned by black entrepreneurs, and also to spread empowerment across the private economy by using ‘preferential procurement’ (dti’s BBEE Strategy, n.d.).

The dti’s Medium-Term Strategic Framework indicates:

B-BBEE is about ensuring that the South African economy is restructured to enable the meaningful participation of the majority of its citizens and to further create capacity within the broader economic landscape at all levels through skills development, employment equity, socio-economic development, preferential procurement and enterprise development (dti's Medium-Term Strategic Framework, 2009-2012: 17).

The BEE strategy has the following policy objectives:

A substantial increase in the number of black people who have ownership and control of existing and new enterprises in the priority sectors of the economy that government has identified in its microeconomic reform strategy; A significant increase in the number of new black enterprises, black-empowered enterprises and black-engendered enterprises; A significant increase in number of black people in executive and senior management of enterprises; An increasing proportion of the ownership and management of economic activities vested in community and broad-based enterprises (such as trade unions, employee trusts, and other collective enterprises) and co-operatives; Increased ownership of land and other productive assets, improved access to infrastructure, increased acquisition of skills, and increased participation in productive economic activities in under-developed areas including the nodal areas identified in the Urban Renewal Programme and the Integrated Sustainable Rural Development Programme; Accelerated and shared economic growth; Increased income levels of black people (dti's BBEE Strategy, n.d. :11-13).

The BEE strategy is strengthened by a number of principles. First, deracialising the economy and accelerating the re-entry of those who were once marginalised into the mainstream of the South African economy is what BEE strives for. Secondly, to transform the country's economy, the improvement of equality and limpidity of all economic activity is an essential factor; thus, BEE seeks to make resolute efforts to guarantee the quality and highest standards of corporate governance (dti's BBEE Strategy, n.d.).

The third principle focuses on economic inclusion. BEE seeks to be inclusive, promoting the participation of all businesses within South Africa in the process. Inclusiveness in economic activity is key to the BEE strategy, as it will yield growth in return. Therefore, a higher level of investment that produces a significant amount of new economic activities is needed, as:

the absence of shared economic growth will continue to generate a lower rate of growth as it will continue to restrict levels of demand in the economy, in turn reducing the multiplier effects of investment and the accelerator effects of higher levels of domestic consumption (dti's BBBEE Strategy, n.d.: 13).

Finally, the dti's BEE Strategy Paper highlights:

In order to grow the country's economy, more enterprises are needed to produce value-added goods and services, to attract investment, to employ more of our people in productive activities. Thus, a core component of the BEE strategy is the creation and nurturing of new enterprises undertaking new forms of economic and value adding activities (dti's BBBEE Strategy, n.d.: 14).

According to the dti's Medium-Term Strategic Framework (2012: 17), the Broad-Based Black Economic Empowerment (B-BBEE) Act promotes "increasing the extent to which black women own and manage existing and new enterprises, and increasing their access to economic activities, infrastructure and skills training". Furthermore, the Act states, "to comply with the equality provision of the constitution, a code of good practice and targets therein specified may distinguish between black men and black women" (dti's Medium-Term Strategic Framework, 2012: 17). Thus, the B-BBEE strategy uses a composed scorecard as a key instrument that measures every business against extensive conditions for broad-based empowerment. Each and every component of the scorecard is explained by 'codes of good practice' dealing with skills, enterprise development, employment equity, and a framework for BEE rating agencies (dti's BBBEE Strategy, n.d.).

Furthermore, provision is made under this sub-programme for the following transfers and subsidies:

National Empowerment Fund facilitates funding for B-BBEE transactions by providing innovative investment solutions to black people. The amounts payable are based on the approved business plans of the entity, and supporting memorandums of understanding. South African Women Entrepreneurs' Network, housed at Khula, supports and grows women entrepreneurship through networking facilities. The amounts payable are based on the approved business plans. Isivande Women's Fund provides financial support to women entrepreneurs to grow their businesses (dti's Medium-Term Strategic Framework, 2009-2012: 17).

4.7 Conclusion

This chapter discussed the Department of Trade and Industry as a case study for this research undertaking. Its efforts towards empowering or promoting empowerment of women economically as well as mainstreaming gender equity were dealt with. The dti's frameworks, programmes and strategies for this aim were also explored.

The chapter that follows focuses on a discussion of the findings of the study.

CHAPTER 5: DISCUSSION OF FINDINGS

5.1 Introduction

The preceding chapter focused on the Department of Trade and Industry as a case study for this research. This chapter aims to present findings of the case study and integrate the findings with the literature review where possible. It should be noted that the findings presented in the sections that follow are solely based on the interpretation of the researcher, which is one perspective of possible interpretations of the data. Thus, the conclusion and arguments made are not a representation of a complete interpretation of empowerment programmes.

5.2 Empowerment

Empowerment is defined by different scholars as the ability to make choices, exercise power, and have control over one's own life (Batliwala, 1994; Kabeer, 2005; Mayoux, 1995). The dti's 2011 Strategic Framework document (available on the dti's website) defines women's economic empowerment as "the ability of all women to fully participate in, to contribute, and benefit from economic growth and development" (2011: 8). This definition does not involve gaining power and control over the resources (in this case, credit) that the Department provides women with to encourage their participation in the economy and development. While resources – whether economic, social and political – are often critical in ensuring that women are empowered, they are not always sufficient.

Moreover, the dti's empowerment strategies focus on increasing the number of women owning, managing and controlling businesses, which include "sole-proprietorships, women-owned enterprises as well as family-owned enterprises and partnerships where women are the majority owners" (dti Strategic Framework, 2011: 9). The Department assumes that women being majority owners translates into control of business. In reality, however, women, especially in family-owned businesses and partnerships, may be used to acquire business finance. Being a majority owner does not guarantee that women are empowered and does not mean that they are in charge of the businesses they 'own'. Additionally, Nkhonjera (2011: 15) argues, "access to resources does not imply control over them since the one in control might dominate in the decision-making". This means that in cases

where women are bullied by their partners to apply for finance, it is their partners who have control over credit as the dominant one. Thus, as argued by Mayoux (1995) and many other scholars, although women have access to finance, they still lack control over the funds accessed. Therefore, this lack suggests that the Department (as a government institution) has not recognised or is not acknowledging the importance of having control and power in the empowerment process.

According to Kabeer (2005: 2012), empowerment is about the ability to make choices, and for one to be able to do so, there should be alternative options for one to be able to choose. One must perceive and be able to choose alternative options. However, this is not the case in South Africa and in developing countries, as women – especially those who experience formal labour market obstacles – usually enter the entrepreneurial realm to escape poverty and unemployment, thus resorting to entrepreneurship as a solution (Van der Zwan et al., 2010). Although the dti *Enterprising Women and Women’s Enterprises Success Stories* (2012) publications do not mention the reasons behind all of the featured women’s decisions to start their own businesses, some of the women featured in the two publications did not have a choice but to start their own businesses to escape poverty, just like the majority of women in the informal sector.

For example, Lindelwa Kenqa started her Bed and Breakfast business after she became unemployed in 2009. Zamahlobo Pienaar, who was retrenched from work, started her business after experiencing some hardships with finding a job (*Women’s Enterprises Success Stories*, 2012). Another example is that of Agnes Qwaba, who was forced to go into business with a group of other women because of their inability to support the orphaned children that they cared for. Thus, starting a business was their only option (*Women’s Enterprises Success Stories*, 2012). These examples highlight the fact that some of these women did not decide to start their own business as a choice, but they were pushed into the business route by unemployment or to escape poverty.

The Department of Trade and Industry believes that economic empowerment contributes to gender equality “by creating a situation in which women and men have equal conditions for realising their full human rights and potential and or able to contribute equality to social and economic development and benefit equally from the

result” (dt, 2011: 9). However, this is not the case especially in a country such as South Africa where patriarchy is very much alive. The culture of patriarchy is pervasive throughout South Africa and serves as the biggest constraint in the empowerment of women. The patriarchal culture exercises constraints in the ability to make decisions within and outside the household, bargaining power within the household, control over loans, and responsibility for household duties. Therefore, women’s access to credit will not automatically translate into empowerment in terms of self-confidence and decision-making if the structures remain unchanged or unchallenged.

In the 2006 dti’s Strategic Framework, it is highlighted that concrete instruments are required to lessen inequity and also remove difficulties that prevent women, particularly black women, from accessing finance. However, the strategy fails to mention what those issues are and what the required instruments are. Nevertheless, the 2011 Strategic Framework does mention a number of factors that it believes are barriers to women’s economic empowerment in South Africa. These barriers include monitoring and evaluation issues; lack of up-to-date market information; “access to business premises”; “many current and aspiring businesswomen face extreme difficulties when accessing the financial services they require”; “the lack of adequate education and skills, along with cultural and language barriers” (dti status quo report, 2011: 44). The documents mention that although “local level improvements are required, a first-order priority is at the provincial level” as far as coordination, monitoring and information sharing is concerned (dti status quo report, 2011: 44).

However, the above-mentioned strategy fails to take into account that socio-cultural barriers are a major contributing factor to inequity. This suggests that the Department does not take into consideration that women in South Africa live in communities and households where they are unable to have control over their own resources. Still, the Department claims that it aims “to challenge the direct and indirect barriers in enterprise, industry and trade, which prevent women from having equal access to and control over economic resources” (dti status quo report, 2011: 15). The methods and procedures it follows are not suitable for a society such as South Africa, where power relations are in favour of men. Therefore, this study argues that the policies of the dti have failed to consider the socio-economic

differences (in this case gender) appropriately. Also, considering provincial level as first priority over local level greatly contributes to the overlooking of socio-cultural issues, as they are mostly evident at local community level. Thus, if the dti is concerned about gender inequality, local community level should take first priority.

5.3 Gender-role Stereotypes on Business Sector Choice

The dti documents suggest that there is a lack of women's representation in certain economic sectors such as automotive and chemicals. Based on the featured businesses in the dti's *Women's Enterprises Success Stories* document, women entrepreneurs are mostly involved in businesses that perform domestic duties such as cooking and baking (catering), arts and craft, fashion designing (sewing), and property (B&B). For example, 18 of the 23 businesses featured in the SAWEN magazine are involved in traditional labour such as baking, sewing, and farming (small farming), and 14 of the 23 businesses in the 2012 Women's Success Stories are also involved in traditional roles of labour (SAWEN Magazine, n.d).

The reason for the above could be that women still lack formal skills, and education and training especially in fields such as mining, science and technology, hence their participation in the above-mentioned sectors. Socio-cultural structures which associate women with domestic/household duties could also be a great influence on this choice of field. Society prescribes what is deemed to be women's and men's roles. Men are expected to occupy masculine jobs such as engineering and technology, while women occupy feminine jobs such as nursing and teaching. Gupta Turban, Wasti and Sikdar (2009) aver:

... the stereotypical characteristics attributed to men and women in society influence the classification of various occupations as masculine or feminine, which tends to affect people's aspiration and inclination toward such jobs. For example, men, compared with women, are assumed to and tend to be more inclined to participate and excel in math and science, while women, compared with men, are more inclined toward arts and languages (Gupta et al., 2009: 398).

As a result of the foregoing, women tend not to move to other sectors when venturing into business but remain in these traditionally feminised forms of labour. The Department of Trade and Industry also perpetuates these stereotypes in a way. For example, the dti's *Bavumile Skills Development Initiative* programme focuses on those women that are involved in traditional businesses such as sewing, clothing and textile, and beading. It targets women performing these traditional forms of labour and offers them training to improve their skills. It can be argued that the dti too views these types of jobs as women's jobs, reinforcing the gender-role stereotypes.

Furthermore, the dti's documents suggest that sectors such as transport and oil are considered significant for the economy's growth, which has resulted in limits for entrepreneurs to trade, as there have been shifts from agriculture and mining to services requiring skills. This shift has impacted women's economic activities, as business funding is now sector-focused, consequently marginalising them, as most are unskilled. This suggests that women empowerment and gender mainstreaming is not taken into consideration when drafting the Department's policies. This shows that women are made to benefit only from the GWE Unit's programmes and excluded from other financial programmes offered by the Department of Trade and Industry. This is evident from the trade policy, i.e. *the Industrial Policy and Action Plan's (IPAP's)* failure to provide any articulations on mainstreaming gender issues, proving how the issue is overlooked in the economic domain.

5.4 BEE for Women's Empowerment?

The *BBBEE strategy (n.d)*, as a strategy to "address the huge racial economic inequality inherited from the apartheid regime" has failed to target the economically oppressed group, such as black women. The compliance target of black women is lower and weighs less compared to the target and weight of blacks in general. For example, the target of black female employees in senior management is 30%, weighing 1, while, the target of black employees is 60%, and weighing 2. This example shows that the dti does not prioritise the empowerment of women in its BEE strategy. These differences put women at a disadvantage, as many women's target percentage weighs quite low.

Furthermore, the strategy does not differentiate between black men and black women; instead, it is silent on gender equality in business development. For example, the Black Business Supplier Development Programme which provides support to black-owned enterprises in South Africa requires that a firm be 51% black-owned with a substantial representation of black managers. This lack of distinguishing between black women and men has led to the marginalisation of black women; hence, they are mostly unemployed and do not benefit from the BEE strategy in comparison with their fellow black men. Adding to this, as highlighted by the dti diagnostic study (dti, 2006: 6), “most financial institutions work on an assumption that BEE strategy will automatically benefit women”, whereas, in reality, black women end up suffering and not benefiting. The strategy thus is not successful, as many women, especially black women in the country, particularly those from the rural areas, experience hardships in accessing micro credit. Moreover, the BEE strategy seems to be benefiting those who are already exposed to opportunities, especially black men. This strategy is accompanied by many controversies about corruptions of the BEE tenders, thus not doing what it was intended to accomplish.

5.5 Who is the Beneficiary: Rural Poor or the ‘Bankable’ Women?

The dti, through its women’s empowerment programmes, aims to include women, especially those in rural areas and from previously disadvantaged backgrounds, in the economic activities. However, this does not appear to be the case based on the documents reviewed in this study. While the dti mentions the type of groups of women who are targeted and deserving of special attention (women in rural areas, women from historically disadvantaged backgrounds, women with disability, and young women) as far as empowerment is concerned, the Department has failed to set up operational offices in rural areas, to ensure that the targeted women are reached. Moreover, these women are not included in discussions held for research purposes. Therefore, the study argues that the Department has failed to include rural women during its study for both strategic framework reports, as the assessments were only held in urban areas.

The dti's Strategic Framework, on the other hand, recommends, "policy makers need to be more proficient at designing and monitoring policies that either mainstream gender concerns or specifically target women" (2011: 73). It fails to mention or recommend that women be made part of or involved in the process of designing and implementing these policies. It also fails to mention that groups of women from different regions across the country need to be consulted before these policies are designed. This failure suggests lack of understanding by the Department (in policy development and implementation) with respect to the significance of gender and socio-economic differences among the potential beneficiaries. Women are different in terms of class, family relations, needs, access to natural resources, and access or lack thereof to income-generating ability. Thus, women cannot be treated as a homogenous group, as they are different and have different experiences. Therefore, experiences of urban women will not be the same as those of rural women.

Moreover, the qualifying requirements of the loans tend not to be in favour of poor rural black women. To qualify for the dti women's empowerment funding, a woman needs to have an already operational business. For example, the Isivande Women's Fund "targets formally registered, 60% women-owned and/or managed enterprises that have been in existence for at least two years. It also focuses on professional women with feasible business ideas, high potential survivalists, micro enterprises and co-operatives on a case-by-case basis" (SAWEN Magazine, n.d.: 7).

This means that the enterprise must be registered and already generating money. In this case, it can be argued that the dti does not fund start-up businesses as it claims but rather offers funding for business expansion. All the women featured in the *Women's Enterprises Success Stories* magazine already had operational businesses when the dti assisted with funding. They had to put in money to start the businesses, which they had already received from their spouses, or loaned somewhere else. For example, Marlow de Mardt and Brigid Olën started their film production company using their own funds. Another group of women who sew school uniforms contributed financially to get the business 'off the ground' (dti Women's Enterprises Success Stories, 2012).

Thus, the dti has failed to take into account that a majority of the women the Department claims to target (rural women) are living in poverty and are unemployed.

This failure has resulted in the exclusion of most rural women from this 'empowerment', as they are poverty-stricken. Many South African households in the rural areas are women-headed, which means that these women do not have partners to help them with start-up costs, and they are unable to receive funding from financial institutions, as they do not have collateral. Thus, rural women remain double neglected by both the private sector (banks) and public sector. In this case, the study contends that the dti women's empowerment programmes are of benefit to those who are based in the cities or urban areas, those with access to all the resources (either theirs or their spouse's), and they neglect those who are in rural areas, living in poverty and unemployed – those who are in real need of these kinds of programmes to escape poverty and change their lives.

The dti's 2011 Strategic Framework also mentions that business competitions and award programmes for businesswomen are a great way to promote women's economic empowerment. However, the issue here is that these awards are specifically made for those women who are already involved in business. Thus, these are the only types of women who are invited to such events, and they are not open to any women. Therefore, these kinds of events are not empowering but isolating, if anything, as they tend to focus on those who are already in business.

5.6 Lack of Programme Information for Poor Women

Moreover, the lack of information on SMMEs in South Africa, their location, sectors, economic contribution, and challenges is also a reason for the lack of women participation in the economy, as most are unaware of any financial or non-financial supports available to them to enhance their business aspirations. Women in South Africa, especially rural black women, still lack skills and knowledge to pursue entrepreneurship. For example, information on dti's women's empowerment programmes is only available online – on the dti's website – which makes it difficult for most women, especially those in the rural areas (some of the main targets for these programmes), who do not have access to the Internet and also those who are illiterate and do not know how to use the Internet, and cannot read (in English).

South African rural women are not exposed to business development support services such as training, advisory services, and mentoring, which are essential and could play an enormous role in arming entrepreneurs with support that can increase their chances to access and repay loans. While the strategic framework recommends that a revised strategic framework needs to provide agencies (both public and private) with a clear direction of how information can be infiltrated in a way that women in the rural areas and those who are illiterate can access it, there is no new document or a revised strategic framework available after the 2011 document providing clarity regarding this issue.

It can be argued that there has been no change, as the dti's SAWEN information is only available to candidates who have signed up. To sign up, one has to pay a registration fee of R350. This is despite the fact that the majority of black women in the country are affected by poverty and unemployment. This means that a majority of women in the country cannot afford the sign-up fee, and they also do not have access to the Internet. Therefore, the requirement of a joining fee serves as a form of exclusion of those who are disadvantaged – the women that the Department aims to 'empower'.

According to the dti's presentation document, the Department has managed to only support 397 women-owned businesses in 2014 out of more than 27 million women in the country. The lack of information available to the majority of women in South Africa on enterprise opportunities as well as lack of education could perhaps be the reason for the very low number of the dti's women empowerment beneficiaries. Although the dti acknowledges that women lack skills and education in its documentation, it fails to provide these services in practice. Ngo and Wahhaj (2011) assert that women who do not have the skills to commence economic activities on their own outside the household do not feel empowered by loans but instead are disempowered. This is because their husbands become the ones who fully control how the loans are utilised, thus reinforcing their already existing and strong bargaining power in the household. Therefore, empowerment should not be about giving women loans, but it should be about arming these women with skills and information packages along with the loans.

Furthermore, the dti, through its GWE Unit, aims to address gender equity and economic empowerment; however, it does not in its documents provide clarity on how the Department's programmes have been successful in addressing gender issues and empowerment. Moreover, the dti has failed to disaggregate information in its reporting, so it could be easy to determine what has been achieved with the funds that have been allocated to benefit women. Instead, it highlights the total funds transferred to empowerment programmes, without any clarity of the precise allocations aimed for the benefit of women. For this reason, it would seem that the dti tends to regard transfer payments to the Department's sub-programmes as its main means of empowering women.

5.7 Empowerment for Women or State?

Based on the dti Strategic Framework (2006, 2011), it can be argued that the logic of providing women access to finance is because the Department believes that gender inequalities hinder economic growth and development. The dti considers credit as a significant way of increasing the status and self-confidence of women, as it will give them the ability to contribute to the household. Moreover, the Department views empowerment as gaining material; thus, it is believed that providing women with material (in this case, credit) will empower them. This is the same rationale for every other development institution and agencies such as the World Bank, the United Nations Development Fund for Women (UNEFEM), and the United Nations Development Programme (UNDP). However, this is not the case. Empowerment of women is about 'enabling women to live their lives with dignity and equality, rights and justice – a transformational social change; it is more than just financial gains' (Esplen & Brody, 2007).

The existing hierarchies or traditional structures that remain within households and families do not and cannot be eliminated by simply earning an income, as many working women (either entrepreneurs or those in labour markets) do not have the power to control how their income is utilised, but their husbands do (Goetz & Gupta, 1996). According to the dti's women's economic empowerment:

contributes to gender equality by creating a situation in which women and men have equal conditions for realising their full human rights and potential and are able to contribute equally to social and economic development and benefit equally from the results (dti Towards Enabling Study, 2011: 9).

This suggests that inequality is increased by lack of income; thus, credit is the solution to employment and income growth, which will, in turn, lead to women's empowerment. However, this shows the narrowness of the dti's empowerment strategy, as it fails to take into account the political, social, economic, and cultural restrictions, as well as the intertwining aspects of powerlessness experienced by many poor women on a daily basis (Mayoux, 1999; Sarumathi & Mohan, 2011; Goetz & Gupta, 1996).

Therefore, it is due to the aforementioned failure, amongst other reasons, that the lack of women's economic participation can be attributed to social, political, and cultural factors, amongst others. It is critical to realise that this is one of the main reasons that slow the progression of women in the country. Many scholars have argued that empowerment is not a single process, but a multidimensional one. As a multidimensional process, empowerment requires alterations in the social, political, and economic settings that reproduce poverty and segregation. For instance, in the quest to support women's empowerment, one would have to empower them socially, economically and politically because it is impossible to support empowerment processes without paying attention to cultural, political, social, and economic spheres and where they operate (actors, institutions, spaces, and level). Thus, empowerment cannot be achieved by placing focus only on economic promotion.

According to Luttrell et al. (2009):

taking a multidimensional approach requires defining empowerment in terms of both individual capacities and collective action to address inequalities that are the causes of poverty. A focus on empowerment emphasises that poverty not only is about low incomes but also emanates from social exclusion and the lack of access to power, voice and security (Luttrell et al., 2009: 16)

Thus, the lack of differentiation between the different forms of power by the dti as well as the lack of transparency on the strategies necessary to address these

imbalances suggests that the Department's women empowerment interventions have failed to address power explicitly (Luttrell et al., 2009).

For instance, as highlighted in the dti's Strategic Framework on gender and women's economic empowerment, it aims to promote a "society in which there is social and economic justice for all, where women and men are able to achieve their full human potential, and in which women have equal access to, and control over, economic resources" (dti, 2006: 4). Based on the foregoing, the dti's women's empowerment programmes, like many other microfinance programmes, seem to focus on 'power over' resources, without realising that their desire to give women 'power over' resources may also result in men having 'power over' women's resources. It can be argued that microfinance programmes do not give women power over resources (in this case, credit) as they have planned due to the fact that their partners have power over them, thus giving them the power over women's credit too.

Furthermore, these empowerment programmes are based on the assumption that women who have income opportunities have increased decision-making powers within the household and in the public sphere, as they now have economic autonomy. However, this assumption ignores structural issues that exist and impact women's lives on a daily basis (Luttrell et al., 2009). The partaking of women in microfinance might be due to being coerced by their partners to do so, so that they can use the credit for their own agenda. Therefore, although the aim might be to give power to the powerless, the reality is that power is further stripped off by the powerful (Luttrell et al., 2009). Power is more than just power over resources, but it should involve changes to structures (Luttrell et al., 2009). Thus, to achieve social equality that the departmental programmes 'strive for', the focus should be on promoting 'power to, within, and with'.

5.8 Empowerment or Economic Growth?

In the dti Strategic Framework on Gender and Women's Economic Empowerment, Mr Mandisi Mpahlwa: MP Minister of Trade and Industry was quoted as saying:

South African women entrepreneurs are indeed the backbone of the second economy more so a critical factor in creating a vibrant manufacturing and services sectors that could create sustainable employment opportunities

required to grow our economy. I therefore invite all organs of the State, the private sector, trade unions and all South Africans to work with us as we fast track the empowerment of women which will ultimately benefit South Africa as a nation (dti Strategic Framework on Gender and Women's Economic Empowerment, 2006: ii).

The above opening words by the dti's minister show that the promotion of women empowerment by the dti has become mostly about solving the economic issue that the country is experiencing than anything else, neglecting the most crucial issues that affect women on a daily basis. This is the case with most microfinance programmes around the world (as shown in Chapter 2, Section 1). Microfinance is viewed by development agencies as a way of 'killing two birds with one stone'. It can reduce poverty while also empowering women. So, women's engagement in the markets gains both the markets and them (by helping them challenge hegemonic relations). For these reasons, microfinance is highly ranked as the economic development strategy by development agencies, national states, and donor communities.

Poor women are merely reduced to beneficiaries by microfinance programmes. The interest of these women only matters to them when it promotes growth to the markets; hence, the empowerment efforts policies are incorporated into the markets and do not go beyond that. Therefore, in the midst of all the development efforts, women remain marginalised, as the concept of development is economic growth clothed with terms such as 'rural', 'women', 'in development' and 'grassroots'.

The dti's main focus is on economic growth, and empowerment will follow once this has been reached. This is the same with numerous microfinance programmes which assume that improvement in the household will automatically bring about change in women's status. Thus the achievement of poverty reduction and gender equity relies on the same policies (Kabeer, 2001).

As a result of the above, this drive for empowerment places women as beneficiaries instead of agents of development. Women, under economic empowerment, are regarded as good producers who assist the markets to function efficiently. This shows that states now regard women as economic agents from which they can make profit. Additionally, Kabeer (1997) submits that women do not actively enter

development but passively, as clients and recipients rather than agents and contributors, and are not productive but reproductive in the development process.

Microfinance is promoted as a poverty reduction strategy, prioritising market institutions through commercial microfinance, ignoring women who function within those markets. The motive of making profit by the dti for economic growth causes such programmes not to reach the poorest of the poor because involving or loaning them may negatively impact the cost recovery of the loans, as they do not have resources and collateral, unlike wealthier women.

5.9 Conclusion

Looking at the number of women's empowerment programmes from the dti, it is worth mentioning that the dti is dedicated to achieving women's empowerment. More effort is put in empowering women economically, through micro-financing. Very often, microfinance is perceived as a solution for the economic empowerment of women and mostly for a country's economic growth. Consequently, the dti seems to be putting more emphasis on women's economic empowerment with the purpose of achieving an economic boom. This logic, however, proves to have nothing to do with empowering women as the Department claims. The microfinance strategy that the dti follows seems to be more beneficial for the markets and states than it is for women. If anything, women are of interest to these programmes for as long as they are the missing piece in economic growth (as already argued).

While the dti's women's empowerment programmes provide women with access to credit and income through enterprise development, they do not reach the poorest women or meet the needs of women who want to expand their businesses. Moreover, the benefits of the dti's women's empowerment strategy proves to be a marginal one, as it does not reach the poorest and leaves some women, especially poor women, disempowered. Additionally, although there are some women who have benefited from the programmes, most of these women are the not-so-poor women – those who have assets or access to credit. Therefore, it can be argued that the dti is not empowering women, particularly the poorest of the poor women.

Based on the literature reviewed in the study, socio-cultural issues appear to have the most negative impacts on unemployment and poverty, causing the country's weak economy. Still, these issues are ignored in the policies or strategic frameworks. Therefore, this study maintains that in order for the results to be positive, emphasis should be put more on confronting and redressing socio-cultural constraints instead.

The final chapter that follows will consider conclusions and recommendations of this study.

CHAPTER 6: CONCLUSIONS AND RECOMMENDATIONS

6.1 Introduction

The penultimate chapter was a discussion on the findings of this study. This chapter concludes the overall study by tying together the arguments of each chapter. It also aims to draw conclusions and provide recommendations based on the findings of this study. Recapping the objective of the study; the aim of the study was to outline and to analyse policy practices of empowerment for specific black women in South Africa. The main question of the study was why are marginalised groups, particularly women, still lacking power and control over their lives when the country has many programmes dedicated to the empowerment and mainstreaming of gender? Chapter 2, Section 2 attempted to answer this question with theoretical arguments from different authors. Chapter 5 also attempted to answer the question by critically analysing the case study's policy and strategic documents.

The second research question was how do these government policies define 'gender', 'women' and 'empowerment'? Chapter 2, Section 1 discussed how these terms are understood within the mainstream development discourse in comparison to scholarly understandings. This section also attempted to understand how women and gender feature in microfinance strategies and how effective these are in changing women's lives (third research question). The final question was how is women's empowerment measured in South Africa? Although South African literature and the dti's documents do not provide much information, Chapter 5 attempted to answer the question; however, the data used was limited to the dti. This means that the finding cannot be generalised to the whole of South Africa, but to the dti.

6.2 Summary of Literature

6.2.1 Section 1: Women's Empowerment and Gender Mainstreaming

This section discussed empowerment in detail and how it is understood by scholars and in mainstream development. Feminist scholars consider empowerment to be about changing power structures that oppress women. Empowerment views women as active agents of their own development. On the other hand, empowerment within

the mainstream development discourse is about achieving human development and economic growth; it views women as recipients.

Empowerment has increasingly occupied the centre stage in a development context. Empowerment in the mainstream development context is treated as a magic bullet to solve economic and poverty issues at once, and women seem to be the right tool to achieve the goal, hence the numerous microcredit strategies promoting women entrance to the markets. Thus, women's empowerment around the world is considered to be a fundamental strategy to improve a country's economy, by increasing employment rates, and ending poverty. This suggests that empowerment is mobilised in economic terms by the development agencies, donors, and organisations, assuming that income earning through entrepreneurship leads to empowerment. In this case, the concept of development is justified in market terms, ignoring the fact that empowerment goes beyond that, to positively contribute to the everyday lives of women (particularly those in poor rural areas).

However, this understanding of empowerment ignores the fact that poor rural women lack power and autonomy. Such ignorance has resulted in the failure by microfinance interventions to gender inequalities and relations that exist in the everyday life of women. Therefore, the section revealed that microfinance does not strengthen women's status and decision-making powers but rather increases women's burdens.

This section also argued that empowerment needs to go beyond urban confines, and the needs (strategic and practical) of urban women cannot be generalised to those of rural women because these women are from different contexts and class, thus with different needs. Therefore, changes in advancing women's status might take a longer time to effectively impact on poor rural women as opposed to their urban women counterparts.

Another discussion was that women, like men, have the potential to change their own economic status and also that of the countries in which they live. However, their contributions to the economy mostly go unrecognized with their work being undervalued and their promise not sustained. These inequalities in opportunities between men and women hinder the abilities of women to gain more possibilities to

improve their lives and lift themselves from poverty. Furthermore, the inequalities continue in the way roles between women and men are divided (how women remain sole caregivers at home, and their limited access to resources); these inequities can slow economic growth.

Additionally, the section discussed that empowerment as a political concept suggests changes or transformations in power structures and the design of national development interventions that promote and increase autonomy. However, empowerment seems to remain a theory, as many women in low-income communities in developing countries including South Africa are still lacking basic services and resources. This is because development interventions interpret empowerment and development as quick financial growth, ignoring the fact that empowerment goes beyond just making poor women (black women in South Africa) enter the business arena. Unless there is a shift in this logic, the disempowered poor women will remain disempowered, with no changes in their quality of life.

6.2.2 Section 2: South African State

Section 2 focused on women's empowerment in a South African context. This section attempted to answer the question why the status of women remains low when there are so many women's empowerment interventions in existence in the country. Thus, the discussion was as follows: although various efforts promoting gender equality and women's empowerment to remove the discriminations against women have been established and adopted by many countries around the world, the status of women compared to that of their counterparts is still very low, especially in developing countries such as South Africa where women face the glass ceiling due to gender discrimination, which has resulted in gender biases.

It has been 21 years into democracy in South Africa but women still remain on the marginal line. This is based on a number of reasons that different authors have highlighted. First, women are discriminated based on their gender; they are still to experience rights as equal to those of men as promised by the Constitutional Bill.

Second, society and traditions are a great threat to women's education, health, workplace, and in the household, reinforcing gender inequality. The policies fail to

address issues such as gender-based violence, traditions authorities, cultural restrictions on women's movements and many other factors which negatively impact on the status of women in South Africa.

Third, the lack of political participation by women, adequate leadership representation, and legal equality remains a challenge in South Africa. Some authors have also criticised the fact that the State treats women as an undifferentiated category, thinking that women in rural and urban areas experience similar problems and thinking that picking women from one class will solve the problems of poor rural women.

Fourth, traditional norms and social values hinder women's full participation in the economy, as they prevent women's ability to accumulate assets such as property, land or to act as legal persons, which would enable them to access finance. Some of the authors have also highlighted the fact that South Africa remains a patriarchal society to be a contributing factor.

Fifth, the failure of the State to take into consideration the socio-economic differences when formulating policies is the reason why the implementations will not yield positive results. The State ignores women's strategic needs and focuses on the practical needs; it fails to address the root problem, which is unequal patriarchal power structures.

Finally, there is the fact that challenges such as poverty and inequality that effectively translates into social and economic exclusion of certain groups or cohorts still remain in the country. There seems to be pint-size progress when it comes to exterminating poverty and economic inequality in South Africa, as the majority of households are under poverty and the majority of women experience economic discrimination on a daily basis. Violence against women in the country is extremely high, undermining women's right to safety. Black women (because of class and race divisions) in the country are still badly affected by poverty and economic discrimination, which function as legacies of the apartheid system. This suggests that the government reforms put in place are not enough, as the problem still remains a pandemic.

The aforementioned failures have unsurprisingly not changed or transformed power structural factors that continue to oppress women in South Africa. As a result, these inequalities place women at the receiving end of unemployment, inequality, poverty, violence and diseases consequently reflect negatively on the country's economy. Moreover, these gender imbalances of power which favour men over women perpetuate the poor low status of women in post-apartheid South Africa.

6.2.3 Chapter 2 Reflections

In light of the literature discussed in Chapter 2 as a whole, the finding is that women in South Africa, like in any other developing country, still live in communities that are socially and hierarchically organised and governed by kinship rules, where life is gendered in terms of livelihood practices and social organisation. In such communities, men are in power, and as heads of the households, they are decision-makers and own livelihood assets and resources. Women, on the other hand, occupy the subordinate social positions and cater to the expectations of nurturing society. These gender relations dictated by social perceptions and norms constrain women, and it is due to these constraints that gender discriminations and gaps are produced in women's lives. However, such existing social inequalities in social structures have been ignored by many development agencies. Instead, these agencies call for commercialising, selling the idea that bringing women into the market space will resolve the issue of inequality.

Microfinance is thus promoted as a development strategy, as a commitment to eradicating poverty and achieving economic growth. As such, microfinance is viewed as a way of achieving poverty reduction and women's empowerment, making it a powerful strategy. The assumption is that microfinance will enable women to enter the markets, which will provide them with social, economic, and political gains, and in turn, these gains will increase their bargaining power as well as their positions in both the private and public sphere, ultimately changing gender relations. This logic resulted in the popularity of microfinance with various donors, NGOs, and states around the world adopting it as their development strategy.

However, the foregoing commitment suggests that microfinance is focused on eradicating poverty as well as improving the economy and is less concerned about

gender equality. The empowerment of women is presented as an outcome rather than a process; women are required to partake in microfinance activities to earn an income, and this income will eradicate poverty and improve their livelihoods. The only reason women are targeted by the microfinance programmes is because they are responsible for the well-being of the household. Therefore, targeting them will benefit the household. This shows that the main focus is on improving household well-being, not on gender inequality. Thus, the approach that is followed by microfinance programmes is only for programme financial gains and poverty reduction. This is also evident in the South African context with numerous women's empowerment strategies, policies, and programmes designed to target women because they are the most vulnerable group to poverty and unemployment.

Thus, having reviewed the above literature on what empowerment means and how it is understood in the feminist perspective and mainstream development, a question arises: Has women's empowerment been achieved in South Africa? This chapter, especially Section 2, provides a negative answer to this question. Literature in this section also provides reasons as to why there has been a failure in achieving women's empowerment (as discussed in Section 2). These reasons answer the study's main question which asks why the status of women in South Africa remains low even with all the available women's empowerment interventions put in place. Literature reveals that there seems to be a shortage in the strong implementation of these corrective measures on the ground, as businesswomen suffer because of poor policy frameworks, lack of access to finance, and lack of business development support, amongst others. Also, the inability to address gender issues by the policies suggests that women from different backgrounds are not consulted or involved in the policy designing process. Therefore, as much as the government policy documents are well written with positive policy strategies, there are major gaps between what is on paper and actual practice on the ground, as the situation on the ground remains unchanged, and women still remain underprivileged despite the government's response with policies.

6.3 Case Study Findings: Chapter 5

The first finding of this study is that the dti reinforces traditional stereotypes with its women's empowerment programmes (as argued in Chapter 5). Most women tend to engage in traditional or female businesses due to the traditional gender stereotypes and the social roles that women play as caretakers. As a consequence, they tend to remain in traditional labour. The dti's women's empowerment programmes perpetuate these gender stereotypes, as they pull women towards female occupation/business operations. For example, the Bavumile Skills Development Initiative targets women who are involved in beading, weaving, clothing and textile work – roles that are traditionally deemed to be women's jobs.

The second finding is that, in its women's empowerment, the strategy is not inclusive of poor rural women. The first example is that one of the qualifying requirements of the programme funding is that the woman-business must have been in operation for a certain period of time in order to qualify for funding. The SAWEN programme is the second example of this exclusion; for women to join the network, they must pay a joining fee to be part of it and receive materials. This suggests that the Department has failed to take into account that women, especially poor rural women, are poverty-stricken and unemployed as explained in the Chapter 5. These women do not have capital to cover start-up costs. Therefore, the targeted rural women and those from previously disadvantaged backgrounds (as indicated in the dti's strategic frameworks) are not benefiting from these empowerment programmes, as they are deliberately excluded. Another example is the fact that the information about the programme is only accessible on the Internet (dti's website), which suggests that the poor, illiterate and disadvantaged were not kept in mind during the designing and implementation process.

Thirdly, the study argues that the dti indirectly gives power to men with its women's empowerment programmes. Most women in South Africa lack access to resources and assets. Therefore, they are forced to turn to their partners and families (male family members) for financial assistance to get their businesses off the ground, before they qualify for business funding from the dti. This, in turn, gives men more power over women, something that they already have. The finding is that the dti fails to recognise that women are still locked in a cultural framework that causes

powerlessness and disempowerment. This cultural framework gives them a life of dependency and lack of choices, and their voices are marginalised as far as decision-making with the household and families is concerned. Thus, the conclusion is that the dti's women's empowerment programmes fail to take into account that women are still constrained by opportunity structures such as gender stereotypes, gender and lack of resources.

The fourth finding is that there is a lack of implementation and monitoring. This is made evident by lack of disaggregated data. Thus, the study posits that although there might be an increase in the number of beneficiaries from the dti women's empowerment programmes, this does not take away the fact that women still have to deal with powerlessness (which is a result of oppressive control exercised by other people and systems) and economic inequities. As argued in Chapter 2, Section 1, women are still forced by culture to live and behave in a certain way based on their gender. The study asserts that the dti's women's empowerment programmes, like many other empowerment programmes, have failed to take gender aspects seriously, leaving socio-cultural and institutional biases unchanged.

A further finding is that when women participate in economic activities which enable them to contribute to economic growth and also benefit from it, this process is considered by the dti as 'empowerment'. The logic is that engaging in entrepreneurship brings change in a household's livelihood. Thus, providing women with resources (credit) for business development will improve household poverty, which is assumed to result in women's empowerment. This is because women will now have 'power' over resources and be able to contribute economically within the household. This definition of empowerment does not focus on women but on household livelihoods. It focuses on financial gains and poverty reduction. This is one reason why women remain disempowered regardless of the various empowerment programmes that exist. It would appear then that women are just a missing piece of the poverty alleviation and economic growth plan, and including them will serve the purpose.

Chapter 5 also presented the finding that some women venture into entrepreneurship because they are trying to escape poverty. Therefore, they engage in business activities due to push factors than because it is their choice. A question

then arises: Are those women who have joined microfinance programmes and now own businesses because they wanted to escape poverty considered as empowered?

6.4 Study Arguments

The study argues that women are add-ons to the microfinance programmes which are really designed for a financial sustainability agenda. Therefore, if the programmes aim to fully benefit women, these programmes need to come up with mainstreamed women's empowerment strategies because the current programme strategies lack important elements of an empowerment approach which goes beyond utilising women's resources and time for development or programme efficiency. Rather, participatory strategies are mainly focused on bringing significant change in gender relations.

Secondly, the study avers that economic empowerment is more than individualist terms; it involves transformation of the macro-economic context, property rights issues, and changes in household relations. This form of empowerment contributes to and depends on political and social empowerment because empowerment is a multidimensional process which involves challenging power relations as well as dimensions of inequalities that exist through society (Malhotra, 2003).

Thirdly, the study postulates that while this strategy is highly promoted by development agencies, the reality is that the programme is promoting debt – credit is a debt (Mayoux, 2002; Karim, 2014). The reality is that if the credit is not handled properly as a result of poor financial skills, one could end up with a heavy burden of debt. Therefore, as much as microfinance is promoted as a great strategy with great impacts on gender inequality and women's livelihoods; it bears negative impacts too which could disadvantage women even further than they already are.

The fourth and final argument is that development organisations regard poverty as a women's empowerment issue and thus believe that poverty reduction will result in women's empowerment. The reality is that issues related to gender are often considered to be cultural, which makes it a private matter not for outside intervention. As a result, development organisations consider poverty alleviation as empowerment because an income will give women the ability to contribute to household income. This will then result in an improved well-being for women and the family, and

increase decision-making power. Consequently, women together with men will work together to bring about change in the gender inequalities that exist in communities. However, this is not the case. An increase in household income will not result in women's empowerment. Therefore, targeting policies solely at the household level makes poverty alleviation irrelevant. The relevant thing that these programmes need to do, however, is to address the inequalities which exist within the household.

6.5 Study Recommendations

The fuzziness of empowerment causes different interpretations of the concept of empowerment. For example, many development organisations define it in poverty reduction terms and use it to support their goals of eradicating poverty instead of supporting the poor (mainly women) as they claim (Oxaal & Baden, 1997). This misrepresentation of the concept has a negative consequence on women, as they end up being used as tools to achieve a different agenda by the development organisations. With this background, the study recommends a shift in the way empowerment is conceptualised and how it is operationalised.

The above requires an assessment of gender inequalities. As such, this shift will enable a deeper understanding of gender inequality beyond the current gender gaps that are taken by many development strategies as their entry points for the promotion of development. The study recommends that gender discrimination be taken into account so that the policy can address the original causes of inequalities as opposed to addressing the results like the current interventions do. It is believed in this study that this will ensure that the disempowering factors are explored at all levels (community, individual and household) and also bring an understanding of how to bring about change rather than only on what change is required.

Secondly, the study also recommends that the government come up with a policy that engenders a microfinance industry, as this will play a great role in making microfinance gender-sensitive. If each state adopts its own policy, this will result in microfinance services being customised according to the local context as opposed to the current approach, which is a copy-and-paste approach based on international models. With this new approach, the designing process of the policy will be based on the needs of the local people. This designing of a new policy will require the voices

and participation of women beneficiaries if the goal of the microfinance programmes is to empower women and promote equality. Thus, this will bridge the gap that causes the current policy to be inadequate to the broader struggles of women.

The study suggests that the gender policy needs to take a holistic view that integrates both productive and reproductive work as well as well-being concerns. Without these changes, microfinance will continue being inadequate to be a part of a holistic agenda for women's empowerment.

6.5.1 Recommendations for Further Research

Women are different, therefore cannot be treated as an undifferentiated group. This means that one strategy that might work for urban women will not work for poor rural women. Thus, women in different categories (class, race, and context) need to be consulted to ensure that the needs of the poorest women are also met – so that they also benefit from these programmes. Interviewing women (both rural and urban) will enable the researcher to understand from the women's side what they hope to gain from microfinance and how it impacts their lives. This will also enable the understanding of how expectations differ between contexts and women. Additionally, giving this attention will make it possible to offer recommendations of how the needs of women could be addressed by these programmes.

Moreover, is it recommended that further study be conducted interviewing the beneficiaries of the dti's women's empowerment programmes to help understand how effective the initiatives are. Based on the study discussions, it would appear that the programmes focus on gaining profit, and women become involved with the aim of making their well-being status better. Therefore, interviewing the beneficiaries will help to determine for whose benefit exactly is microfinance. This will also enable the researcher to find out from the beneficiaries if microfinance programmes have brought about change in gender relations as well as in the home as far as decision-making is concerned.

6.6 Study Limitations

The following are some of the limitations of this study:

- The first limitation is the type of study the researcher conducted. A desktop study was limiting as far as acquiring enough information to answer the research questions concerned. For example, the dti documents reviewed did not provide enough information or details to work with. This made it difficult to find the answer to certain questions such as how they measure women's empowerment. Interviewing the dti's GWE Unit management team including the dti minister would have given the researcher direct answers to this questions which could have been compared with the information on the documents, instead of only using the data in the documents and working on assumptions.
- The second limitation of the study lies in the methodology and method of data analysis chosen for this study. These have a great ability to impact the generated study results. For example, the results might have been different from the current ones had the researcher interviewed the programme planners and beneficiaries in addition to documentary analysis. Conducting multiple data gathering methods would have strengthened the research findings.
- Thirdly, using only a qualitative method also means biasness. The researcher might have been bias when interpreting data to steer the research findings to a certain direction. Thus, there is a great possibility that if another researcher were to conduct the same study, the results would be completely different from the current ones.

6.7 Concluding Remarks

Based on the theoretical arguments and case study findings, it is clear that the microfinance strategy does not bring about empowerment and is not for the benefit of the women but for microfinance institutions and states, using women and the poor as tools to achieve its agenda. Although microfinance has a potential to alleviate poverty, it does not have the potential to eliminate gender inequality, as it overlooks

socio-cultural issues. Therefore, this empowerment strategy is not the 'magic bullet' that it is claimed to be by development organisations.

REFERENCE LIST

- Adema, W. et al. (2014). *Enhancing Women's Economic Empowerment through Entrepreneurship and Business Leadership in OECD Countries*. OECD.
- African National Congress. (2012). *Gender Paper: Policy Discussion Document*. Retrieved from: www.anc.org.za/docs/discus/2012/gendery.pdf
- Ahmed, S.M., Chowdhury, M. and Bhuriya, A. (2001). 'Micro-credit and Emotional Wellbeing: Experience of Poor Rural Women from Matlab, Bangladesh'. *World Development*, 29(11):1957-1966.
- Ali, I. and Hatta, Z.A. (2012). 'Women's Empowerment or Disempowerment Through Microfinance: Evidence from Bangladesh'. *Asian Social Work and Policy Review*, 6:111–121. doi:10.1111/j.1753-1411.2012.00066.x
- Albertyn, C. (2009). 'The Stubborn Persistence of Patriarchy: Gender Equality and Cultural Diversity in South Africa'. *Constitutional Court Reviews* 2:165-208.
- Arnoff, E. (2011). *A Literature Review on the Conceptualization of Women's Empowerment*. Retrieved from: <https://cdr.lib.unc.edu/indexablecontent/uuid:aaa16cd4-e931-4ad6-9c83-0532040e53ec>
- Badey, P.B. (2013). 'Gender Equity and Sustainable Development in Nigeria: The Philosophical Perspective'. *African Research Review Journals*, 2 (2):97-103. Available at: www.afrrevjo.net/laligens
- Batliwala, S. (1994). 'The Meaning of Empowerment: New Concepts from Action' in G. Sen, A. Germaine and L.C. Chen (eds), *Population Policies Reconsidered: Health, Empowerment, and Rights*. USA: Harvard Centre for Population and Development Studies.
- Bayisenge, J. (2010). 'Access to Paid Work and Women's Empowerment in Rwanda'. *NUR– Rwanda Journal*, 19:82:106. Available at: <http://www.ajol.info/index.php/rj/article/view/61854/49927>
- Beekman, E.E.M. (2005). *Promoting gender equality. Comparing the implementation of the third goal of the Millennium Development Goals in South Asia and Sub-Saharan Africa: Bangladesh, Nepal, Ethiopia and Uganda*. Retrieved from: <https://thesis.eur.nl/pub/3708/projecttotaalsept%20Beekman.pdf>
- Bisnath, S. (2001). *Globalization, Poverty, and Women's Empowerment*. New Delhi, India: Cornell University.
- Björg, R. (2007). *Gender Mainstreaming and Empowerment: Concepts Studied in a Development Cooperation Programme in Kenya Supported by Sweden*. Retrieved from: www.pol.gu.se/digitalAssets/954/954187_ryan.pdf

- Botha, M. (2006). *Measuring the Effectiveness of the Women Entrepreneurship Programme as a Training Intervention on Potential Start-up and Established Women Entrepreneurs in South Africa*. Retrieved from: <http://repository.up.ac.za/bitstream/handle/2263/29479/Complete.pdf?sequence=12>
- Bryan, E. and Varat, J. ed [s]. (2008). *Strategies for Promoting Gender Equity in Developing Countries: Lessons, Challenges, and Opportunities*. Washington D.C: Woodrow Wilson International Centre for Scholars.
- Bushell, B. (2008). 'Women Entrepreneurs in Nepal: What prevents them from Leading the Sector?'. *Gender and Development*, 16 (3):549-564. DOI: 10.1080/13552070802465441
- Chen, D.H.C. (2004). *Gender Equality and Economic Development: The Role for Information and Communication Technologies*. Washington DC: The World Bank.
- Chong, J.W. (2012). *The Politics of the Empowerment of Women: Mapping Enabling Environments within Narratives of Femininity and Power*. Available at: <http://scholarship.law.wm.edu/wmjowl/vol18/iss3/4>.
- Commission for Employment Equity. (2014). *Commission for Employment Equity Annual Report*. Available at: www.labour.gov.za/DOL/documents/annual-reports/Commission%20for%20Employment%20Equity%20Report/2013-2014/commission-for-employment-equity-report-2013-2014.
- Commission for Gender Equality. (2015). Available at: www.southafrica.info/about/democracy.cge.html.
- Connelly, P.M., Murray, T.L., MacDonald, M., and Parpart, J.L. (2000). *Theoretical Perspectives on Gender and Development*. Canada, Ottawa: International Development Research Centre.
- Corbetta, P. (2003). *Social Research: Theory, Methods and Techniques*. UK: SAGE Publications
- Cornwall, A. (1997). 'Men, Masculinity and Gender in Development'. *Gender and Development*, 5(2): 8-13.
- Cornwall, A., Harrison, E. and Whitehead, A. (2007). 'Gender Myths and Feminist Fables: The Struggle for Interpretive Power in Gender and Development'. *Development and Change*, 38 (1):1-20. Available at: <http://onlinelibrary.wiley.com>. DOI: 10.1111/j.1467-7660.2007.00400.x
- DAC. (2006). *Enhancing Women's Market Access and Poverty Pro-poor Growth*. Available at: www.oecd.org/dac/povertyreduction. [Accessed April 2015].
- Department of Trade and Industry. *BBE Strategy*. Available at: www.thedti.gov.za

Department of Trade and Industry. (2006). *Celebrating the Journey of the Economic Emancipation of Women in South Africa Through the dti*. Department of Trade and Industry: South Africa. Available at: <http://www.worldcat.org/title/celebrating-the-journey-of-the-economic-emancipation-of-women-in-south-africa-through-the-dti/oclc/137290480>

Department of Trade and Industry. (2006). *Women's Empowerment and Gender Mainstreaming Strategic Framework*. Department of Trade and Industry: Republic of Pretoria. Available at: www.thedti.gov.za

Department of Trade and Industry. (2009). *Department of Trade and Industry Medium-Term Strategic Framework 2009-2012*. Pretoria: Department of Trade and Industry. Available at: www.thedti.gov.za

Department of Trade and Industry and South African Women Entrepreneurs' Network. (2009). *Raising the Voice of Women Entrepreneurs Beyond 2009*. The Department of Trade and Industry in partnership with South African Women Entrepreneurs' Network. Available at: http://www.thedti.gov.za/economic_empowerment/docs/women_empowerment/Polokwanereport2009.pdf.

Department of Trade and Industry. (2010). *National Directory of Small Business Support Programmes*. Available at: <http://www.dti.gov.za/DownloadFileAction?id=423>

Department of Trade and Industry. (2011). *Towards an Enabling Environment for Women Economic Empowerment in South Africa: Status Quo Report*. Pretoria: Department of Trade and Industry. Available at www.thedti.gov.za

Department of Trade and Industry. (2012). *The dti Enterprising Women*. Pretoria: Department of Trade and Industry. Available at www.thedti.gov.za

Department of Trade and Industry. (2012). *Women's Enterprises Success Stories*. Pretoria: Department of Trade and Industry. Available at: www.thedti.gov.za

Department of Trade and Industry. (2015). *Gender Mainstreaming in Development Support Programmes of the dti: Presentation to the Portfolio Committee on Women*. Pretoria: Department of Trade and Industry.

Department of Trade and Industry. (2015). www.thedti.gov.za

Department for Women, Children, and People with Disabilities. (2014). <http://www.women.gov.za/>

Desai, M. (2010). *Hope in Hard Times: Women's Empowerment and Human Development*. United Nations Development Programme. Human Development Reports. Connecticut: UND. Available At: Phdr.undp.org/sites/default/files/hdrp_2010_14.pdf

De Vos, P. (2014). *LRC submission on Women's Empowerment and Gender*

Equality Bill. Available at: <http://www.constitutionallyspeaking.co.za/lrc-submission-on-womens-empowerment-and-gender-equality-bill/>.

- Dickerson, V. (2013). *Patriarchy, Power, and Privilege: A Narrative/ Poststructural View of Work with Couples*, 52 (1):102-114. doi:10.1111/famp.12018.
- Esplen, E. & Brody, A. (2007). *Putting Gender Back in the Picture: Rethinking Women's Economic Empowerment*. Brighton, UK: BRIDGE/Institute of Development Studies. Available at: <http://www.bridge.ids.ac.uk/>
- Friedmann, J. (1992). *Empowerment: The Politics of Alternative Development*. Oxford, UK: Blackwell Publishers.
- Gibson, C. and Woolcock, M.J.V (2005). *Empowerment and local level conflict mediation in Indonesia: a Comparative Analysis of Concepts, Measures, and Project Efficacy*. Washington DC: World Bank Publications.
- Gillham, B. (2010). *Case Study Research Methods*. UK: Bloomsbury Publishing.
- Goetz, A. and Gupta, R.S. (1996). 'Who Takes the Credit?: Gender, Power, and Control Over Loan Use in Rural Credit Programs in Bangladesh'. *World Development*, 24 (1):45-63.
- Gray, D.E. (2014). *Doing Research in the Real World*. 3rd Edition. UK: SAGE Publications.
- Gumede, V. (2012). *Youth development and women empowerment in an evolving post-apartheid South African developmental state*. Retrieved from: <http://www.vusigumede.com>.
- Gupta G.R., Grown C. and Kes, A. (2005). *Taking Action: Achieving Gender Equality and Empowering Women*. London: Earth scan.
- Gupta, V. K., Turban, D. B., Wasti, S. A. and Sikdar, A. (2009). The Role of Gender Stereotypes in Perceptions of Entrepreneurs and Intentions to Become an Entrepreneur. *Entrepreneurship Theory and Practice*, 33: 397–417. doi: 10.1111/j.1540-6520.2009.00296.x
- Haque, M., Islam, T.M., Tareque, I. and Mostofa, G. (2011). 'Women Empowerment or Autonomy: A Comparative View in Bangladesh Context'. *Bangladesh e-Journal of Sociology*, 8 (2):17-30.
- Hassim, S. (1991). 'Gender, Social Location and Feminist Politics in South Africa'. *Transformation: Critical Perspectives on Southern Africa*, 15:65-82. <http://www.africabib.org/http.php?RID=086069322>
- Hassim, S. (2005) Voices, Hierarchies and Spaces: Reconfiguring the Women's Movement in Democratic South Africa. *Politikon*, 32(2), 175–193.
- Hassim, S. (2014). *Texts and Tests of Equality: The Women's Charters and the*

Demand for Equality in South African Political History. South Africa: University of South Africa Press.

- United Nations Development Programme. (1995). *Human Development Report*. Retrieved from: Oxford.hdr.undp.org/sites/default/.../reports/.../hdr_1995
- Jegade, A.S. (2009). Culture and Genetic Screening in Africa. *Developing World Bioethics*, 9 (3):128-137.
- Kabeer, N. (1994). 'Gender-aware Policy and Planning: A social-Relations Perspective' In M. Macdonald (ed), *Gender Planning in Development Agencies* (80-97). Oxford: Oxfam.
- Kabeer, N. (1995). 'Targeting Women or Transforming Institutions: Policy Lessons from NGO anti-poverty Efforts'. *Development in practice*, 5(2):108-116.
- Kabeer, N. (1997). *Reversed Realities: Gender Hierarchies in Development Thoughts*. London, New York: Verso.
- Kabeer, N. (1999). 'Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment'. *Development and Change*, 30:435-464.
- Kabeer, N. (2001). *Reflections on the Measurement of Women's Empowerment in Discussing Women's Empowerment-Theory and Practice*. Sida Studies No. 3. Stockholm: Novum Grafiska AB.
- Kabeer, N. (2005). 'Gender Equality and Women's Empowerment: A Critical Analysis of the Third Millennium Development Goal1'. *Gender and Development*, 13 (1):13-24.
- Kabeer, N. (2012). *Empowerment, Citizenship and Gender Justice: A Contribution to Locally Grounded Theories of Change in Women's Lives, Ethics and Social Welfare*. 6(3), 216-232. DOI:10.1080/17496535.2012.704055.
- Karim, L. (2014). *Analyzing Women's Empowerment: Microfinance and Garment Labor in Bangladesh*. 38 (2):153-166.
- Kato, M.P. and Kratzer, J. (2013). 'Empowering Women through Microfinance: Evidence from Tanzania'. *ACRN Journal of Entrepreneurship Perspectives*, 2 (1):31-59. Available at: www.acrn.eu/resources/Journals/201302c.pdf
- Kaufman, M. (2003). *The AIM framework: Addressing and Involving Men and Boys to Promote Gender Equality and End Gender Discrimination and Violence*. Available at: <http://www.michaelkaufman.com>.
- Keller, B. and D.C. Mbwewe. (1991). 'Policy and Planning for the Empowerment of Zambia's Women Farmers'. *Canadian Journal of Development Studies*, 12(1):75-88.

- Khan, A.R. and Bibi, Z. (2011). 'Women's Socio-Economic Empowerment through Participatory Approach: A Critical Assessment'. *Pakistan Economic and Social Review*, 49(1):133-148.
- Khan, S., Sajid, M.R. and Rehman, H. (2011). 'Microcredit and Women's Empowerment in District Gujrat, Pakistan'. *Biannual Journal of Gender and Social Issues*, 10(2). Available at: <http://www.fjwu.edu.pk/fjwu-journals/>
- Khattab, A.S. and Sakr, H.M. (2009). *Women's Economic Empowerment in Egypt: Challenges and Opportunities*. Cairo: Social Research Centre, American University in Cairo, New Cairo Campus.
- Klages, M. (2006). *Literary Theory: A Guide for the Perplexed*. Bloomsberg: Continuum.
- Levy, E.E. (2013). *Black Women and Apartheid: Oppression, Resistance and the Post-Apartheid Struggle*. Pretoria: Ulinzi Africa Publishing Solutions.
- Longwe, S.H. (1998). 'Education for women's empowerment or schooling for women's subordination'. *Gender and Development*, 6(2):19-26.
- Luttrell, C., Quiroz, S. and Scrutton, C. (2009). *Empowerment: An Overview*, Swiss Agency for Development and Cooperation. London: Overseas Development Institute. Available at: <http://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/5500.pdf>
- Maas, G. and Herrinton, M. (2006). *Global Entrepreneurship Monitor (GEM)*. South African report. Cape Town: University of Cape Town.
- Malan, C. (2014). *Making Gender Equality a Reality in the South African Rail Industry*. *Railway Safety Regulator*. Retrieved from: rsr.org.za/media-releases/research-papers/
- Malhotra, A. (2003). *Conceptualizing And Measuring Women's Empowerment as a Variable in International Development*. Washington, DC: International Center for Research on Women.
- Malhotra, A., Schuler, S.R. and Boender, C. (2002). *Measuring women's empowerment as a variable in international development*. Available at www.icrw.org/docs/MeasuringEmpowerment_workingpaper_802.doc
- Mankazana, N. (2014). *SADC Gender Protocol 2015 Barometer: South Africa*. South Africa: Gender Links.
- Mayoux, L. (1995). 'Alternative Development or Utopian Fantasy: Women and Cooperative Development in India'. *Journal of International Development*, 7(2): 211-228.
- Mayoux, L. (1995). 'Beyond Naivety: Women, Gender Inequality and Participatory Development'. *Development and Change*, 26:235-258.

- Mayoux, L. (1998). 'Women's Empowerment and Micro-finance Programmes: Strategies for Increasing Impact'. *Development in Practice*, 8 (2):235-241.
- Mayoux, L. (1999) 'Questioning Virtuous Spirals: Micro-finance and Women's Empowerment in Africa'. *Journal of International Development*, 11 (7):957-984.
- Mayoux, L. (2001). 'Tackling the Down Side: Social Capital, Women's Empowerment and Microfinance in Cameroon'. *Development and Change*, 32: 435-464.
- Meyer, N. (2009). *An Investigation into the Determinants of Women Entrepreneurship*. Retrieved from: http://dspace.nwu.ac.za/bitstream/handle/10394/4749/meyer_n.pdf
- McClintock, A. (1991). 'No Longer in a Future Heaven: Women and Nationalism in South Africa'. *Transition*, 15:104-23.
- McEwan, C. (2005). 'New spaces of citizenship?: Rethinking gendered participation and empowerment in South Africa'. *Political Geography*, 24:969-99. Available at: <https://www.researchgate.net>. doi:10.1016/j.polgeo.2005.05.001
- Miles, M. (2001). 'Rethinking Gender, Empowerment and Development' in M.M. Khosa (ed). *Empowerment through Economic Transformation*. South Africa: HSRC Press.
- Mngomezulu, S. S. (2009). *Poor-Rural Women's Experience of Empowerment: An Existential Phenomenological Study*. Retrieved from: <https://ujdigispace.uj.ac.za/handle/10210/4447>
- Moffett, H. (2006). *The political economy of sexual violence in post-apartheid South Africa*. University of Cape Town. Cape Town: African Gender Institute.
- Morduch, J. (2000), 'The Microfinance Schisms'. *World Development*, 28(4):617-629.
- Mikkola, A. and Miles, C.A. (2007). *Development and Gender Equality: Consequences, Causes, Challenges and Cures*. Helsinki Centre of Economic Research. Available at: <http://hdl.handle.net/10138/16781>
- Minniti, M. and Lévesque, m. (2008). Recent developments in the economics of entrepreneurship. *Journal of Business Venturing*, 23: 603–612.
- Muhibbu-Din, M.O. (2011). 'The new partnership for Africa's development (NEPAD) policy on women empowerment in Africa: A critical appraisal'. *African Journal of Political Science and International Relations*, 5(1):1-9. Available at: <http://www.academicjournals.org/ajpsir>
- Nagaraja, B. (2013). Empowerment of Women in India: A Critical Analysis. 9 (2), PP 45-52. Available at: www.iosrjournals.org.
- Nkhonjera, C.C. (2011). *The Role of Women's Empowerment¹ on Agricultural*

Development in Malawi. Graduate Institution of International and Applied Economics. (Masters' Thesis). England: University of Reading.

Ngo, T.M.P. and Wahhaj, Z. (2011). 'Microfinance and Gender Empowerment'. *Journal of Development Economics*, 99(1):1-12. doi:10.1016/j.jdeveco.2011.09.003.

Office of the Status of Women report (2006). *South Africa's Report to the Au Secretariat on the Implementation of the Au Heads of States' Solemn Declaration on Gender Equality in Africa*. Pretoria: Office on the Status of Women.

Ogato, G.S. (2013). 'The Quest for Gender Equality and Women's Empowerment in Least Developed Countries: Policy and Strategy Implications for Achieving Millennium Development Goals in Ethiopia'. *International Journal of Sociology and Anthropology*, 5(9):358-372. doi: 10.5897/IJSA2013.0454.

Oxaal, Z. and Baden. S. (1997). *Gender and Empowerment: Definitions, Approaches and Implications for Policy*. Bridge Report 40. Sussex.

Parpart, J. (2002). 'Lessons from the field: Rethinking Empowerment, Gender and Development from a post-(post?) Development Perspective' in K. Saunders (ed), *Feminist post-development thought (41-56)*. London & NY: Zed Books.

Rakowski, C.A. (2010). 'Obstacles and Opportunities to Women's Empowerment Under Neoliberal Reform'. *Women's Studies and Rural Sociology*. Columbus, Ohio, U.S.A.

Rahman, A. (2013). 'Women's Empowerment: Concept and Beyond'. *Global Journal of Human Social Science, Sociology and Culture* 13(6):9-13.

Rappaport, J. (2004). 'Studies in Empowerment: A Social Policy of Empowerment Prevention'. *Prevention in Human Science* 3:1-7. Available at: https://globaljournals.org/GJHSS_Volume13/2-Womens-Empowerment-Concept.pdf

Republic of South Africa. (1995) *White Paper of the Department of Trade and Industry. National Strategy of the Development and Promotion of Small Business in South Africa*. Cape Town: the dti. Available at: <http://www.info.gov.za>. [Accessed 11 July 2015].

Republic of South Africa. (1996). *The Constitution, Act number 108*. Pretoria: Government Communications and Information Systems. Available at: <http://www.info.gov.za>

Republic of South Africa. *South African Women's Empowerment and Gender Equality Bill*. (2013). Retrieved from: <http://www.gov.za>

Roomi, M.A. and Parrot, G. (2008). 'Barriers to Development and Progression of

- Women Entrepreneurs in Pakistan'. *Journal of Entrepreneurship*, 17(1):59-72. Available at: <http://joe.sagepub.com/content/17/1/59>.
- Rowlands, J. (1995). 'Empowerment examined'. *Development in Practice*. 5 (2):101-107.
- Rowlands, J.O. (1997). *Questioning Empowerment*. London: Earthscan.
- Sabharwal, G. (n.d). *From the Margin to the Mainstream Micro-Finance Programmes and Women's Empowerment: The Bangladesh Experience*. Retrieved from: <http://www.gdrc.org/icm/wind/geeta.html>
- Sahay, S. (1998). *Women and Empowerment: Approaches and Strategies*. New Delhi: Discovery Publishing House.
- Sarumathi, S. and Mohan, K. (2011). 'Role of Micro Finance in Women's Empowerment: An Empirical study in Pondicherry Region Rural SHG's'. *Journal of Management and Science*, 1(1):1-10.
- Saunders, K. (2002). 'Introduction: Towards a Deconstructive Post- Development Criticism' in K. Saunders (ed), *Feminist post-development thought (1-38)*. London & NY: Zed Books.
- Sharma, A., Dua, S. and Hatwal, V. (2012). 'Micro Enterprise Development and Rural Women Entrepreneurship: Way for Economic Empowerment'. *Pinnacle Research Journals* 6(1).
- Singh, N. (2006). 'Women's Participation in Local Water Governance: Understanding Institutional Contradictions'. *Gend. Technol. and Dev*, 10(1):60-76.
- South African Human Rights Commission. (2006). *Reflections on on Democracy and Human Rights: A decade of the South Africa Contitution*. Retrieved from: http://www.sahrc.org.za/home/21/files/Reports/Reflection%20of%20democrac y%20and%20human%20rights_10%20year%20review_%20200.pdf
- South African Women Entrepreneurs' Network. (2005). *South African Women Entrepreneurs: A Burgeoning Force in our Economy*. Retrieved from: <http://www.pmg.org.za/docs/2006/061114entrepreneur.pdf>.
- Statistics SA. (2014). *Mid-year population estimates*. South Africa.
- Statistics SA (2014). *Quarterly Labour Force Survey: Quarter 3*. South Africa
- Statistics SA. (2015). *Statistical Publications*. Available at: www.statssa.gov.za.
- Stead, G.B. and Watson, M. B. (1998). 'Career Research in SA: Challenges for the Future'. *Journal of vocational behavior*, 52:289-299.
- The Department of Trade and Industry. (2015). *Towards An Enabling Environment*

for Women Economic Empowerment in South Africa: A Status Quo Report. Pretoria: dti.

The Organization for Economic Co-operation and Development Assistance Committee (OECD DAC) Network on Gender Equality. (2012). *Women's economic empowerment.* Available at: <http://www.oecd.dac/povertyreduction/50157530.pdf> (Accessed May 2015)

Turmen, T. (2003). 'Gender and HIV/ AIDS'. *Int J Gynaecol Obstet*, 82(3):411-8.

United Nations Development Programme. (2011). *Human Development Report.* New York: Palgrave Macmillan

Van der Zwan, P., Verheul, I. and Thurik, R. A. (2010). *The Entrepreneurial Ladder, Gender and Regional Development. Small Business Economics.* Available at: <http://people.few.eur.nl/vanderzwan/articles/SBE%20ladder%20gender%20regional%20development.pdf>. (Accessed July, 2015).

Vetten, L., Makhunga, L. and Leisegang, A. (2015). *Making Women's Representation in Parliament Count: The case of violence against women.* Johannesburg: Tshwaranang Legal Advocacy Centre.

Vetten, L. (2007). *Violence Against Women in South Africa.* Cape Town: HSRC Press.

Verheul, I., Van Stel, A. and Thurik, R. (2004). *Explaining Female and Male Entrepreneurship Across 29 Countries: Scientific Analysis of Entrepreneurship and SMEs.* EIM Business and Policy Research.

Yin, R.K. (1994). *Case Study Research. Design and Methods.* Thousand Oaks: Sage Publications.

Yin, R.K. (2003). *Case Study Research. Design and Methods.* 3rd Edition. Thousand Oaks: Sage Publications.

Zimmerman, M.A. and Rappaport, J. (2008). Citizen participation, perceived control, and psychological empowerment. *American Journal of Community Psychology*, 16: 5: 725-750.

