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POVERTY ALLEVIATION, SOCIAL PROTECTION POLICY AND SUSTAINABILITY OF ECONOMIC DEVELOPMENT COOPERATIVES: VOICES OF WOMEN RESIDING IN BHAMBAYI, KWAZULU-NATAL, SOUTH AFRICA

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This is one of a series of articles which endeavours to advance empirical data in the field of social protection policy and feminisation of poverty. Using participatory action methodology, the author presents evidence from 24 women who implemented three community development cooperatives spearheaded by the University of KwaZulu-Natal Community Outreach and Research Organisation. Within the framework of social justice, and asset-based and sustainable livelihoods, the author presents their biographical profiles and discusses two themes; intrapersonal challenges, and power and group relations, which were perceived as obstacles to the sustainability of the projects. This article concludes by presenting considerations for enhancing the sustainability of economic development cooperatives.

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INTRODUCTION

This article is part of a broader study that was conducted in a low-income community in 2014 in the province of KwaZulu-Natal, South Africa; the study examined the human capacity and economic benefits of single mothers who embarked on economic activities to supplement their household income received from state social grants (Raniga & Ngcobo, 2014; Raniga 2016). Since the inception of the new democracy in 1994, social protection policy has been legislated to ensure basic human rights are met, and to provide a safety net for citizens during times of shock and/or crises (Social Assistance Act, amended 2008). By the end of 2016 a total of 17 million people in South Africa had benefitted from cash transfers through the payment of social grants (Social Assistance Act, amended 2008). Empirical evidence from qualitative studies conducted in the Bhambayi community by Raniga and Simpson (2011), Raniga and Mathe (2011) and Raniga and Mthembu (2017) revealed that such cash transfers increased food security, improved school attendance and supported economic decision-making powers in female-headed households. At the same time, these studies concluded that the monthly income received from the state cash transfers were grossly insufficient to assist women to break the cycle of poverty and to transition from the second economy to the first economy. Raniga and Ngcobo (2014) concluded from the pilot study conducted in 2014 with 25 single mothers residing in Bhambayi that it is imperative that government, non-governmental organisations and the private sector affirm women's involvement in economic development cooperatives through providing opportunities for funding, psycho-social support, and relevant marketing and training within and outside their communities.

In this article the author presents qualitative experiences of 24 women engaged in three economic development projects in a low-income community in KwaZulu-Natal using a combination of assetbased community development (ABCD) and sustainable livelihood frameworks. The material from the data distilled provides an insight into the women's biographical profile and discusses two key themes identified as obstacles to the economic projects' sustainability, namely intrapersonal challenges, and power and group relations. The findings allude to the limitations of a neoliberal economic model in espousing the values of people-centred development. The article concludes with suggestions to strengthen associations and forums for women entrepreneurs as a fundamental option to promote the sustainability of economic development cooperatives in low-income communities in both the Global North and South. The article begins with a review of some of the contemporary debates related to gender, economic development and poverty reduction in communities. The second section deliberates on theories such as asset-based community development, the sustainable livelihood and social justice frameworks, and their relevance to this study. Section three outlines the research methodology, followed by the presentation and discussion of the biographical profiles of the participants and two key The final section of the article synthesises the women's reflections and highlights key themes. implications for the sustainability of economic projects that are relevant for social work and community development practice.

CONTEMPORARY DEBATES RELATED TO GENDER, ECONOMIC COOPERATIVES AND POVERTY

Proponents of leftist thinking argue that the negative consequences of economic globalisation (Sewpaul, 2013; Sewpaul, 2016; Patel, 2015) espoused by market forces and fuelled by consumerism, greed and private sector interests has had dire consequences for women in the labour market and has

contributed to increased feminisation of poverty. The Global Agenda for social work and social development acknowledges that the "past and present political, economic, cultural and social orders, shaped in specific contexts, have contributed to high levels of poverty and inequality, human rights violations and an unsustainable natural environment both within and across nation states in the Global North and South" (Global Agenda, 2012:1). With the global economic downturn, many nation states have questioned the legitimacy of global capitalism and debated implications on how to reform and/or construct social protection systems which would help the poor to break the cycle of poverty (Midgley & Piachaud, 2013). Women's economic poverty is highlighted by the UN statistics that indicate women represent 70% of the world's poor. In the post-1994 era in South Africa households headed by females (Department of Social Development, 2015) are more likely to be poor and experience nutritional and food insecurity in comparison to male-headed households. Furthermore, the National Department of Social Development Strategic Plan (2015-2020) reveals that females head 41,2% of all households in the country; and in the historically poorest provinces of Limpopo (49, 2%), Eastern Cape (44, 7%) and KwaZulu-Natal (43, 5%) most female-headed households were without a single employed member compared to nearly one-fifth (19, 7%) of male-headed households (DSD Strategic Plan, 2015-2020). This is a justification for targeting women, and in particular female-headed households who are dependent on state grants, in economic development projects.

It is commendable that legislation has been put in place to create a thriving and inclusive local economy that would address community resources and needs, and contribute to meeting national development goals such as economic growth and poverty eradication. Foundational legislation such as the White Paper on Social Welfare (1997), the White Paper on Local Government (1998), the Cooperatives Development Policy (2005) and more recently the National Development Plan Vision 2030 (2015) is all geared towards achieving pro-poor and pro-economic growth objectives, thus simultaneously integrating psycho-social support and economic imperatives within impoverished communities. While the rollout of these policies is commendable, the gaps remain in translating these policy directives into meaningful economic intervention projects for women (Raniga and Ngcobo, 2014). To add to this complexity, female-headed households from low-income communities face social and economic exclusion as a result of historical patriarchal institutions and sexual discrimination (Nieuwenhuis & Maldonado, 2017; Raniga & Ngcobo, 2014).

There is empirical evidence in Africa that co-operatives have been a foundational mechanism to increase women's human capacity and enhance the self-confidence, knowledge and skills that they inherently possess (Tesfay & Tadele, 2013). In countries such as Canada, Spain, Italy, India and Bangladesh cooperatives are perceived as an important strategy for the facilitation, coordination and integration of small and social entrepreneurs, thereby giving the poor some opportunities for moving into the mainstream economy (Chauke, Nekhavhambe, & Pfumayaramba, 2013). The South African Cooperatives Development Policy (2005:22) places much emphasis on cost-effective, efficient and easily administrative self-help economic projects in low-income communities (Department of Trade & Industry, 2012). In fact the development of cooperatives is targeted at historically disadvantaged communities as a strategy to eliminate poverty and equalise the first and second economy through job creation (Thaba & Mbohwa 2015). Moreover, women's involvement in economic cooperatives is acknowledged as an effective intervention strategy for poverty alleviation in households (Raniga & Mthembu, 2017; Raniga 2016). The link between single mothers' income, decision-making power and food security is also evident as women are more likely than men to prioritise spending money on the basic needs of members in the household (Pankhurst, 2002). The combination of individual and group structure fits well with the discourse on globalisation from below, which argues for the importance of localising economies, thus increasing people-centred development, active civil society and change from below (Midgley & Piachaud, 2013; Ife & Teseriero, 2006). Despite the arguments for economic cooperatives playing a very valuable role in poverty alleviation and women's economic self-reliance in low-income communities, critics argue that ensuring the sustainability of economic development cooperatives in the long term is often an elusive goal. This article is an attempt to fill this empirical gap

and contribute to the body of knowledge in two ways: providing a nuanced understanding of the challenges to sustainability of community economic development projects from the perspectives of women in female-headed households, and secondly, encouraging academic debate about the feminisation of poverty in social work and community development practice.

CONCEPTUAL DEBATES ON SUSTAINABLE LIVELIHOOD AND ASSET-BASED COMMUNITY DEVELOPMENT FRAMEWORKS

The combination of asset-based community development (ABCD) and sustainable livelihood frameworks has proved to serve as a valuable organising framework for social work and community development practice (Raniga, 2016; Schenck, Nel & Louw, 2010). These organising frameworks share a conceptual synergy with people-centred participatory development, which encourages local people to take primary responsibility for driving social and economic development in communities (White Paper on Social Welfare, 1997). The central premise of this article is that poor women who are dependent on state social grants have the capacity to thrive and aspire to become economically self-reliant by enhancing intrapersonal power, reducing group conflict, and mobilising existing assets and resources within and outside their own residential communities, thereby creating economic opportunities that will assist them to break the cycle of poverty. Writers such as Kretzmann and McKnight (1993), Patel (2015) and Schenck et al. (2013) have identified five major assets and resources necessary to achieve sustainable livelihoods in households and that will ultimately contribute to building stronger and socially cohesive communities. The first asset is human capital, which includes work experience, skills, knowledge and the creative capabilities of people. The second asset is natural capital, which refers to resources such as access to land, water, agriculture and minerals. The third asset is physical capital, which includes food, livestock, jewellery, tools, and machinery. The fourth asset is financial capital which refers to money earned through working in the formal or informal sector, savings in the bank or benefiting from state social grants. The fifth asset is social capital, which was conceptualised by Putnam (2000) as social bonds, voluntary associations and quality of relations among people within communities.

Critical theorists, however, alert us to the limitation of the combination of ABCD and sustainable livelihood practices as they focus on the 'goodness of fit' in which households in poor communities attempt to sustain their livelihoods. Hence for the purposes of this study the researcher was also guided by a social justice framework and thus paid attention to structural factors, such as socio-political and economic factors, that impact on the lives of poor women.

Hence, being aware of such structural complexities, the author has sought to provide insight into the connections between the feminisation of poverty and the sustainability of community economic development co-operative projects. All three frameworks share a synergy with the developmental approach to social welfare as they are based on principles of people-centeredness, active participation, holism and self-help. Swanepoel and De Beer (2006) make an important point that in low-income communities such as informal settlements, economic development cooperatives, organisational collaboration and positive social networks are systems that are vital to assist poor households to increase livelihood security and reduce vulnerability in times of threats and shocks. The author is of the view that the combination of the ABCD, sustainable livelihood and social justice provide valuable theories of practice for social workers and community development practitioners to assist women in female-headed households to increase their human capital, financial capital and social capital in low-income communities in South Africa (Raniga, 2014).

Using participatory action research methodology, a key objective of this study was to gain insight into women's perceptions about the factors that led to the failure of their respective cooperative projects in Bhambayi, North of Durban, KwaZulu-Natal. This article presents their biographical profile and discusses two key themes which were perceived as obstacles to the sustainability of economic development cooperative projects, namely intrapersonal challenges, power and group relations. In the discussion of the findings the author is mindful that understanding the women's perspectives and

experiences necessitates an understanding of the complex interplay of the socio-economic and gender relations that profoundly impact on their daily lives. This article concludes with some considerations for enhancing the sustainability of economic development cooperatives.

Research setting

Bhambayi is situated in one of the most impoverished regions in the province of KwaZulu-Natal and manifests high rates of food insecurity, inequality and the devastating effects of AIDS, especially amongst female-headed households (Raniga & Motloung, 2013). As a consequence of the legacy of apartheid, Bhambayi is predominantly inhabited by an African, isiZulu-speaking population. Historically, major economic initiatives prevented women with low literacy levels from entering the first economy and succeeding in the second economy (Raniga & Ngcobo, 2014). In November 2014 three economic development cooperative projects were formed to assist single mothers who were dependent on state social grants to supplement their household incomes. Eleven women were involved in the bead-making and sewing cooperative, nine women were involved in the garden cooperative, and four women were involved in the construction cooperative. A key motivation for the implementation of the three cooperative projects was that working in a team and as a collective would increase the women's productivity. The majority of the women in the cooperative projects had lived in the Bhambayi community for more than 10 years. It was not surprising that they were heads of their households and that they were dependent on state social grants and often had to deal with surviving on tenuous income strategies. A milestone for all three cooperative projects was that in September 2015 they obtained registration with the Cooperative Development Unit of the Department of Trade and Industry.

PARTICIPATORY ACTION RESEARCH

Consistent with the objectives of this study, participatory action research (PAR) methodology guided the data-collection process as it offered the researcher and participants the opportunity to be empowered from the planning to the implementation of the research process. Marlow (2011) notes that there are three strategic aims for the use of participatory action research. The first intention is to increase knowledge and interventions that are directly valuable to groups of people. The second aim is to partner with the poor and value their local knowledge and expertise to address development needs in communities. The third aim is to promote active participation and collaboration between the researcher and the participants throughout the research process. Proponents of critical and transformative methodologies add that PAR endeavours to engage the participants in a process of empowerment and consciousness rising throughout the research process (Baines 2007). This study endeavoured to enhance knowledge, promote transformative action and remedy power dynamics between the researcher and the participants through engaging the 24 women involved in three cooperatives in the conceptualisation of the research design, data-collection and evaluation phases of the research process. Marlow (2011:20) aptly indicates that this method "is particularly compatible with social work practice as the approach emphasises empowering systems of different sizes from individuals, groups and whole communities". In so doing, the research process in this study focused on enhancing the knowledge, income-generating skills and human capacity development of the women, thereby enhancing selfconfidence, self-determination, planning as well as the implementation of the three economic development co-operatives in the Bhambayi community.

Sample

Purposive, availability sampling was used to guide the selection of the women for this study. In July 2014 the researcher met with 24 women who were involved in implementing their livelihood activities as a means to support themselves and their families (Raniga & Ngcobo, 2014). Eleven of the women expressed an interest in working as a team to form an economic cooperative. Nine women opted to initiate and implement a garden project, while four women opted to get involved in a construction

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project. Hence four key phases comprised the selection process which was guided by Baines's (2007) organising framework for conducting participatory action research. Phase one entailed three four-hour training workshops with the 24 women from the respective cooperative projects. The purpose of these workshops was to provide knowledge and skills on the process of registering co-operatives with the Department of Trade and Industry, sustainable livelihood and asset-based community development practices, team work and budgeting skills. Asset-based community development and sustainable livelihood frameworks allowed the scope for reflection beyond technical-rational responses to help the women to tap into untapped assets in the community (Schenck et al., 2010; Raniga, 2014). In addition, it offered the women "an opportunity to put into practice pillar two of the Global agenda for social work and social development which advocates for a new world order through localising their economies and being rooted in promoting social justice and human rights in communities" (Global Agenda, 2012:3). Phase two entailed engaging the women in several meetings with stakeholders such as a German funder, the ward councillor and the community development officer employed by the Department of Social Development to discuss the objectives of the study and the ideological position of the researcher (Marlow, 2011). Phase three entailed training the women in ABCD practices and sustainable livelihood practices. The content of these training sessions comprised asset-mapping exercises, linking networks for economic development within and outside the community, project management skills, budgeting skills and marketing skills. Phase four comprised the evaluation phase, which consisted of 24 in-depth interviews with the women to reflect on their experiences of being involved in the co-operative development projects.

Data-collection strategies

Two qualitative methods were used to collect the data: keeping minutes of team meetings, and interviews held with 24 women from the three projects. Verbal and written consent was obtained from the women to tape-record interviews. Baines (2007:108) notes that "action research which is grounded in feminist research declares that the researcher needs to create empathic connections with participants and be sensitive to how gender experiences and power relations permeate the research process". Data were collected by the author and three final-year Social Work students as well as one postgraduate student who had been doing fieldwork practice in the community. The advantage of this team effort was that the students and the author had well-established relationships in the community and this prolonged engagement contributed to the trustworthiness of the data (Marlow, 2011). Trustworthiness was further enhanced by the multiple data-collection sources (interviews and document analysis), peer debriefing (the women, the students and the researcher met weekly) and member checks (monthly meetings held with students and the women to discuss their experiences). All the interviews and training workshops were facilitated by the author and the content was translated by the postgraduate student into isiZulu. It is important to acknowledge that it is possible that some meaning may have been lost in the translation from one language to another. A further critical part of the research process comprised gathering secondary data generated through a literature review on the feminisation of poverty and policy analyses which focused particularly on the interface of social protection policy, gender relations and socio-economic relations.

Data analysis

The process of data analysis consisted of the following three steps as set out by Marlow, (2011). The first step comprised ideological analysis of the findings in relation to relevant documents and literature on the feminisation of poverty. Second, through the empowerment process, all the women were engaged in discussions about patriarchal and gender oppression in the community (Raniga & Ngcobo, 2014) and the potential for economic self-reliance through their involvement in their respective cooperative development projects. Third, and consistent with PAR, the researcher endeavoured to democratise the research process by not just making the transcripts of interviews and minutes of team meetings and training material available to the participants, but they were given a safe space to reflect on and engage with the transcripts as well as the emergent themes which are discussed in this article.

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The study obtained ethical clearance from the UKZN Human and Social Sciences Research Ethics Committee in June 2014.

DISCUSSION OF FINDINGS

The findings presented were distilled from the minutes of team meetings and individual face-to-face interviews with the 24 women. The discussion of the findings will be presented in two sections, namely:

- A biographical profile of the participants;
- A discussion of two interconnected themes: intrapersonal challenges, and power and group relations

THE BIOGRAPHICAL PROFILE OF THE RESEARCH PARTICIPANTS					
Participant Number	Age	Main source of income	Total grant income	Number of persons in household	Cooperative activity
1	52	1 Foster Care Grant + 1 Child Support Grant	R1180	5	Bead-making & sewing
2	28	1 Child Support Grant	R330	6	Bead-making & sewing
3	48	1 Child Support Grant + 1 Disability Grant	R1740	6	Bead-making & sewing
4	34	1 Child Support Grant	R330	3	Bead-making & sewing
5	34	1 Child Support Grant	R330	3	Bead-making & sewing
6	34	1 Child Support Grant	R330	5	Bead-making & sewing
7	31	Foster Care Grant	R850	5	Garden
8	62	OAP + Foster Care Grant	R2820	22	Garden
9	55	Foster Care Grant	R850	8	Garden
10	61	OAP + Foster Care Grant	R2820	4	Garden
11	63	OAP + Foster Care Grant	R2820	7	Garden
12	58	Foster Care Grant	R850	9	Garden
13	32	Foster Care Grant	R850	4	Garden
14	49	Foster Care Grant	R850	6	Garden
15	59	Foster Care Grant	R850	11	Garden
16	28	Foster Care Grant	R850	8	Construction
17	39	Foster Care Grant	R850	7	Construction
18	40	Foster Care Grant	R850	6	Construction
19	32	Foster Care Grant	R850	6	Construction
20	59	Foster Care Grant	R850	7	Bead-making & sewing
21	22	2 X Child Support Grant	R660	5	Bead-making & Sewing
22	46	2 X Foster Care Grant	R1700	6	Bead-making & sewing
23	52	Care Dependency Grant	R1410	13	Bead- making & sewing
24	40	Child Support Grant	R330	8	Bead- making & sewing

TABLE 1 THE BIOGRAPHICAL PROFILE OF THE RESEARCH PARTICIPANTS

The monetary value of the respective South African state grants at the time of data collection were as follows:

- Foster care grant R850;
- Child support grant R330;
- Old age pension, care dependency grant or disability grant R1,410.

Three of the women were aged 20-30, seven were 31-40, five were 41-50, six were 51-60 and three were above 60 years of age (N=24). The mean age was 44. Participants reported that they were heads of their households and it was not surprising in an impoverished community such as Bhambayi that the average household dependency ratio was 7. According to Statistics South Africa (2017), 41.36% of households are female-headed. This statistics is lower than the Census (2011) statistics, which reported that 45.1% of the households in the country were female-headed. The Inanda node, in particular, is above the average (45.5%) for all other nodes in the eThekwini region in the province of KwaZulu-Natal.

Furthermore, the findings revealed that all the single mothers were in receipt of at least one state grant. Table 1 illustrates that the average household income was R,1076 per month, which translates to 90 USD as per the rand dollar exchange rate at the time of data collection. All the women reported that there had been no other income from economically active adults in their households and this implies that the monthly incomes were minimal to cater for the increasing demands on food security and meeting the basic needs of minor children. Such tenuous monthly incomes thus served as a core motivation in March 2015 for all the women to get involved in the economic development cooperative projects to supplement their household incomes and endeavour to break the cycle of poverty.

Eleven of the women were involved in the bead-making and sewing economic development cooperative, while nine were involved in gardening and four were involved in the construction projects. The Department of Trade and Industry (2012) reveals that the promulgation of the Cooperatives Act No. 14 of 2005 did not just facilitate the registration of new co-operatives in the country, but that these projects allowed people from historically disadvantaged communities the opportunity to pursue and protect their livelihoods as part of a long-term support system that reduces vulnerability. In addition, for women such projects served as a motivation for them to 'step' up the economic ladder and break the cycle of poverty.

The participatory experiences of the women involved in the bead-making and sewing cooperative revealed that they were able to increase their individual and communal human capacity skills as a means to a much greater financial end. Their involvement in the project served to supplement their household incomes by mobilising existing assets and resources within and outside of their communities (Raniga, 2016). However, it is important to take note of the conclusive evidence put forth by Greek researchers, Vakoufaris, Kizos, Spilanis, Koulouri and Zacharaki (2007) who indicated that cooperatives supporting group income-generating activities may lead to interactive complications and the failure of members to fully comprehend the inter-group relations of power and rights. The two following themes provide insight into these issues that led to the unsustainability of these three economic development cooperative projects.

Structural challenges

It is widely acknowledged that single mothers are likely to face mental health problems compounded by economic disadvantage in the labour market (Nieuwenhuis & Maldonado, 2017; Raniga & Mthembu, 2017). During the interviews held with the 24 single mothers they talked about experiencing a triple disadvantage as they were expected to work three to four hours a day in the project, to put food on the table, while trying to balance their overwhelming domestic responsibilities of child care, cooking and cleaning. Consequently, self-employed women in impoverished communities continue to struggle to break the cycle of poverty because of multiple demands and daily stresses, and find it hard to remain optimistic and motivated, and to sustain their involvement in cooperative projects. One woman commented that 'I am forced to survive in these hard times and to push myself to go to work in the project'. Participant 21 stated: 'I rather work as a domestic worker for seven hours a day and earn R150 than work in the project. At least I am guaranteed this money and can buy food for my children'. Participant 16 also shared her dilemma of domestic and childcare responsibilities versus her commitment to the economic cooperative project: 'if only I could get help to care for my baby at home I would be able to attend the group meetings and work in the garden project'. During the two-year life span of the projects, a total of fifteen women had dropped out as they were apathetic and had more pressing survival concerns and they could not see the long-term tangible benefits of the project. Hence, even though there is an increase of women's positive experiences and participation in co-operative projects (Raniga, 2016), it was evident from the sentiments shared that some of the women faced difficulties with lack of childcare support and time management, which hindered their commitment to the projects. This implies that running economic projects that operate in a disabling environment, where structural poverty and unemployment levels are high and where women find it difficult to market products in such an environment, contributes to the unsustainability of such projects. Furthermore, Pankhurst (2002) argued that economic development projects that ignore the structural roots and inequalities created by neoliberal economic policies are bound to fail at a local level.

In South Africa the market-driven economic model in welfare has reinforced the subordination of poor women and inhibited their transition from the second economy to the first economy. Raniga and Ngcobo (2014) provide qualitative evidence that women lack the confidence and negotiation skills to help them gain access to funding and bank loans to sustain their livelihood activities. This is corroborated by the sentiments shared by many of the women in the cooperative projects, who felt strongly about the lack of support provided by local government to market their products within and outside the Inanda region. Moreover, cooperative projects are assumed to be a form of group income generation which is market-driven profit making, cost-effective, efficient and relatively easy to administer. Such goals are underscored by neoliberal capitalism, which has a tendency to undermine social and cultural practices that are valuable to local communities (Ife & Teseriero, 2006). Thabethe and Uzodike (2013), writing about women's experiences in agriculture, reveal that in situations where markets have not been identified for those who have been excluded from the mainstream economy and who are expected to find their own markets, women will unintentionally mistrust and disempower each other, thus leading to systemic and reinforced exploitation with the group members. Furthermore, the political economy of the market needs to be acknowledged as some of the women felt frustrated that only those women who had access to human capacity development (additional training), literacy skills and had strong social associations were able to thrive and benefit economically from their involvement in the projects.

Another contentious and connected issue that was raised by the women in the interviews and which hindered the sustainability of the economic development projects was that of power and group relations. This theme is discussed further below.

Power and group relations

Proponents of people-centred development such as Swanepoel and De Beer (2006), Ife and Teseriero (2006), Pyles (2009) and Ledwith (2005), Schenck *et al.* (2010) aptly state that economic development cooperatives offer their members the best of both worlds, since the combination of team work and individual reward fits well with participatory democracy and valuing local community self-help initiatives. However, it is important to take note of Thabethe and Uzodike's (2013) argument that despite African women's increasing participation in economic projects, existing gender inequalities are perpetuated when there is interpersonal conflict between women. Participants 5, 7, 23 and 11 commented:

"I can't trust the Treasurer, the last time we sold products to international visitors we did not get our share of the profit"

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"WE HAD TWO SEWING MACHINES DONATED TO OUR PROJECT BUT NOW IT SITS IN TWO MEMBERS' HOMES WHO REFUSE TO SHARE IT WITH US"

"These two members went for quilt training and they were supposed to train all of us, but this did not happen"

"Some of the women do not get along and refuse to come to the weekly group meetings"

Raniga (2016) argues that it is important to take note of the real costs of economic development projects, which includes the stresses and strains of maintaining group cohesion and the issue of power relations between members. Moreover, it was evident from the interviews that much of the group conflict existed as a result of the envy that some of the women felt towards those who had opted to attend additional training (quilt making in the sewing cooperative, commercial farm training), had secured additional physical household assets (sewing machines), were able to attract other contractual work and benefited from the distribution of income generated from products sold within the projects. Many of the sentiments shared by the women who had dropped out of the projects was that there was no consistent tangible means of supplementing their monthly household income and that the products hardly generated sufficient profits to boost themselves and their children out of poverty. A sad reality that emerged in this study was that all three economic development projects failed to become sustainable as a result of these complex intrapersonal, group relations and structural factors. The findings corroborate Midgley's (2015) suggestion that successful realisation of economic development goals requires promoting microfinance and microenterprise as part of a holistic development agenda to address the feminisation of poverty.

The study further demonstrates that social workers and community development practitioners must consider socio-economic issues within the wider context of the community. Hence it is imperative for practitioners to engage in dialogue and advocate action for change to national and international economic policies. Poverty alleviation strategies related to women's daily struggles require a more holistic approach, based on a more grounded overview of the contradictions and power relations that women face.

CONCLUSIONS AND RECOMMENDATIONS

Claims about the effectiveness of economic development cooperative projects as a key antipoverty strategy for poor women to supplement household income in the Global South have been widely acknowledged. While these projects have indeed helped to supplement household income as a means to break the cycle of poverty, the contention that such projects are able to sustain poor communities in the Global South in the long term is questionable. This article discusses the factors that led to the failure and unsustainability of three economic development cooperative projects initiated in a predominantly informal settlement in the province of KwaZulu-Natal. The available data suggest that cooperative projects operate at the micro-economic level without giving attention to the structural reasons for the poverty and inequality that exist in communities. What was interesting in this study was that the women were disillusioned by the structural challenges as well as the power and group conflicts which they perceived as obstacles to the sustainability of the projects. The findings corroborate other South African research by Thabethe and Uzodike (2013), which revealed that structural and interpersonal expectations constrain women from exercising all their capabilities and from valuing each other's attempt to succeed in the second economy.

On the basis of these conclusions the following recommendations are made to enhance the sustainability of economic development cooperatives in low-income communities.

- In tackling the feminisation of poverty a more holistic approach is needed which links the macroand the micro-economic contexts as well as social workers and community development practitioners advocating for a social democratic economic agenda.
- Lobbying by social workers and community development workers to collaborate with other development stakeholders doing similar work such as ward councillors, government policy makers and private sector companies is vital for a multi-level and holistic social development response.
- It is essential to monitor projects closely to ensure transparency and accountability by project managers of economic development cooperative projects.
- This study represented a limited sample of 24 African women from an impoverished community and does not represent other population groups in contemporary South Africa. This clearly warrants further quantitative and qualitative research to be conducted with a mixed race profile to explore the experiences of women involved in economic development cooperative projects across various provinces in South Africa.

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