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SUSTAINABLE LIVELIHOODS AND VALUE CHAIN DEVELOPMENT WITH WOMEN ENTREPRENEURS: EVIDENCE AND LESSONS FROM THE CLOTHING BANK, SOUTH AFRICA

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ABSTRACT

Female-headed households often benefit from engaging in sustainable livelihoods and value chain development approaches to enhance income security. In this article, the researcher employs a qualitative methodology to study how women entrepreneurs (N=20) selected from The Clothing Bank solve poverty-related problems. This article discusses three strategies relevant to value chain development: access to assets, dealing with risks when reinvesting capital, and enabling multiple stakeholder support. The article concludes with some considerations to bridge the gap between social work and social entrepreneurship to advance developmental social work research.

Keywords: feminisation of poverty; sustaining livelihoods; value chain development; women entrepreneurs

INTRODUCTION

The 2030 Agenda for Sustainable Development, which comprises 17 Sustainable Development Goals (SDGs), and the second decade of the Global Agenda for social work and social Development 2020-2030 globally address dire developmental challenges such as extreme poverty, disease, social and economic inequality, and inadequate environmental sustainability as a foundation for social work intervention (Jones & Truell, 2017). In this post-COVID-19 era, there is a sense of urgency to reinvigorate developmental social work interventions to reduce poverty and increase income as a prerequisite for household and livelihood security. As such, value chain development has emerged over the past two decades as a community-based economic strategy to meet poverty-related sustainable development goals. The priority has been to enhance local and global responses and to strengthen mutually beneficial partnerships within the social development sector (Raniga, 2021). Weber and Labaste (2010:55) state that the focus of value chain development is to “create and build trust among value chain

stakeholders, to extend and/or improve production operations and generate social benefits through income and employment generation". In contemporary times, some NGOs have adopted sustainable livelihoods as a key strategy for poverty reduction (Lombard, 2019; Patel, 2015; Raniga, 2021). There is a clear conceptual synergy between a sustainable livelihoods approach (SLA), value chain development (VCD) and developmental social work as social workers are key social change agents and drivers of economic empowerment at individual, family, group and community levels. Thus, many value chain initiatives entail a range of community-based economic activities, which include linking entrepreneurs with organisations from NGO, government and/or private sectors in order to facilitate access to goods, marketing and the distribution of products to their customers (Norell *et al.*, 2017). The urgency to make tangible progress towards meeting the first poverty-related Sustainable Development Goal calls for social workers to take heed of the potential contributions of SLA and value chain development approaches to ensure substantial evidence-based developmental social work practice interventions to reduce the feminisation of poverty. This article addresses this empirical gap.

The central premise of this article is that unemployed women who are determined to break the cycle of poverty can use their agency to sustain their livelihoods by tapping into their human capabilities, nurturing mutually beneficial partnerships and redefining financial capital in the value chain continuum. The article begins with a review of the literature on the status of entrepreneurship initiatives amongst women, which is then followed by a discussion on the research methodology used in this study. Three connected themes are then discussed, dealing with risks when reinvesting capital, tapping into assets and enabling mutually beneficial partnership support. The final section of the article synthesises the women's reflections and highlights improvement in policy, developmental social work practice and research.

THE STATUS OF ENTREPRENEURSHIP INITIATIVES AMONGST WOMEN

The feminisation of poverty is a major social development challenge in most Global South countries and in South Africa in particular, where gender discrimination and exclusion are evident (Alvarez, Barney & Newman, 2015; Raniga, 2021). Even though women comprise more than 50% of the world's population, in Global South countries women make up over 70% of the poor (Cheteni, Khamfula & Mah, 2019). Sperling and Owen (2018) maintain that, particularly in Africa, it is important to take note of significant differences in the life experiences of various groups of women on the continent. However, what is common is that they share the same intersectional discriminatory experiences, namely economic exclusion, and racial, class and gender injustice, which have historically been closely connected to patriarchal structural and systemic flaws in society. It is important to acknowledge that women across African nation-states continue to have minimal representation in mainstream economic, developmental and policy development (Raniga, 2022a).

In sub-Saharan Africa, 32.7% of women are illiterate, 23% are unemployed and 59% have little or no access to family wealth (Reichelt, Makovi & Sargsyan, 2021). Moreover, the feminisation of poverty has been empirically established in South Africa, where 23% of rural women and 14% of urban women are subject to growing inequalities in respect of access to

micro-credit and accumulation of financial capital as a result of lack of access to education and marketable labour skills (Mambi, 2018).

The National Department of Social Development's Strategic Plan (2020-2025) posits that women enter the informal economy as a consequence of insufficient jobs in the formal economy and adds that this remains a developmental social welfare challenge for gender mainstreaming (Republic of South Africa [RSA], 2020). To address this macro challenge, it is reassuring to note that the Gauteng Department of Social Development as well as many non-governmental organisations have initiated social enterprises to promote women entrepreneurs in the age group 18 to 55 years, as stipulated in the Review of the White Paper on Social Welfare of 2016 (Van Breda & Dickens, 2016). In addition, government and NGO social workers who are actively involved in macro intervention work are tapping into corporate social investment funding, international funding sources and private sponsorships to facilitate the empowerment of women entrepreneurs. Empirical evidence provided by Raniga (2021) in a qualitative study with eight successful women entrepreneurs revealed that economic empowerment can be nurtured through consistent access to psychosocial support, business training and legislative protection. According to Statistics South Africa (2020a), women working in the informal economy in Gauteng are considered the backbone of the state's informal economy. They actively participate in entrepreneurial projects mostly in the textile and agricultural farming industry.

The Review of the White Paper on Social Welfare in 2016 and the National Development Plan Vision 2030 are commendable policy rollouts, put out by the government to address gender inequality and the economic imbalances that affect women (RSA, 2016). Whilst much was expected from the National Development Plan Vision 2030 to mitigate the feminisation of poverty in South Africa, research undertaken by Cheteni, Khamfula and Mah (2019) concludes that girl children and women are still inordinately exposed to the feminisation of poverty. Raniga (2021) and Lombard (2019) suggest that entrepreneurial activities provide some hope for job opportunities for unemployed women, and this has emerged as a key developmental and economic empowerment strategy in low-income communities. In South Africa, women in urban areas have identified opportunities where they can network and engage in implementing group economic cooperatives to generate income and sustain livelihoods (Raniga & Mthembu, 2016).

This article presents empirical evidence from a qualitative study which explored the correlates of unemployment and women entrepreneurship from the perspectives of 20 women who resided in low-income communities in Gauteng. This article discusses three strategies related to value chain development: access to assets, dealing with risks when reinvesting capital, and enabling multiple stakeholder support. The researcher argues that innovative developmental community-based economic strategies such as VCD and SLA can be applied to social work practice with women who are facing income insecurity and extreme poverty. The article concludes with some considerations to bridge the gap between developmental social work and social entrepreneurship to advance social work research.

The following section discusses the theoretical frameworks adopted for the purposes of this study.

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VALUE CHAIN DEVELOPMENT AND SUSTAINABLE LIVELIHOODS IN THE CONTEXT OF THIS STUDY

This study employed a combination of value chain development and sustainable livelihood approaches as key theoretical foundations needed for investigating ways of mitigating the feminisation of poverty. Prominent proponents of value chain initiatives and SLA, Norell *et al.* (2017) and Stoian, Donovan, Fisk and Muldoon (2012) aptly suggest that it is important to take note of the role and functions of each stakeholder in the value chain, building mutually beneficial partnerships, ensuring the provision of technical, business skills training as well as psychosocial support services in order to enable women to make a sustainable living. These features are enshrined in the developmental social welfare approach in South Africa, where social workers who work in rural and low-income urban communities are encouraged to go beyond micro- and meso-level interventions and to set up social enterprises to improve social and economic functioning, and reduce gendered poverty (RSA, 1997). Patel (2015:8) aptly states that:

developmental social work is a distinctive form of practice, underscored by social development which transcends micro practice and adopts social investment strategies that builds on people's skills and capabilities such that they are productive citizens in society and are able to live fulfilling lives.

In the same vein, Serrat (2017) argues that neither value chain development nor SLA replace other intervention frameworks such as asset-based community development, participatory development or social action strategies. Instead, value chain initiatives improve networking and production operations, and strengthen the associations between women and the economic environment. This highlights the inherent capabilities of women in terms of using their agency to tap into their social networks, share information to minimise risks and access financial capital. Both value chain development and SLA resonate with the base-of-the-pyramid private sector initiatives, where multinational companies have endeavored to include the poor in markets as service providers and/or providers of raw materials and/or services (Lopez-Morales, Rosario-Flores & Huerta-Estevez, 2020).

Social workers need to encourage unemployed women to initiate entrepreneurial projects as a means to strive for economic independence and to supplement household income (Raniga, 2022b). Prahalad (2005) outlined a facilitative solution to mitigating poverty globally through advocating for social entrepreneurship. His vision was for private enterprises, government, non-governmental organizations, and the poor to build authentic partnerships and work collaboratively toward economic development and social transformation.

In South Africa, this is connected to corporate social responsibility (CSR) strategies, where private sector companies have made investments in contributing to mitigating unemployment and poverty while pursuing their respective company goals. However, proponents of leftist thinking have criticized CSR as not being a solution for poverty, but an elusive goal that does not tackle structural unemployment at its core (Desai, 2020; Raniga, 2022a). In 2016 the Bureau for Economic Research highlighted several challenges that led to the failure of corporate social investment project initiatives in low-income communities (Bureau for

Economic Research, 2016). These include a lack of consistent and long-term funding on the part of private companies, tedious and bureaucratic regulatory requirements by companies, poor infrastructure in communities, high crime levels, lack of entrepreneurial and management skills, and poor access to markets (Heath & Jayachandran, 2016). Several authors argue that CSR and Broad-based Black Economic Empowerment has benefitted only a few, often politically connected, individuals and that the majority who are poor and vulnerable remain economically excluded (Bansal, Garg & Sharma, 2019; Bernard, 2021; Patel, 2015). Patel and Graham (2012) found that although the elite continued to benefit from Broad-based Black Economic Empowerment deals, there was increased representation of and participation by black employees, because of employment equity and women as beneficiaries.

According to Gurmessa *et al.* (2022), attempts at mitigating the feminisation of poverty should entail increased engagement and participation of women in both the first and second economy, increased confidence and heightened self-esteem, and promoting women's roles and integration into the entire value chain.

It is important to note that the multisectoral relationships, coalitions and networks formed by including women in value chain activities go beyond serving economic purposes and benefits, as they enhance investments of capital, labour, marketing skills and self-confidence in sustaining livelihoods amongst women (Stoian *et al.*, 2012).

RESEARCH METHODOLOGY

The research context: The Clothing Bank

The Clothing Bank is a social enterprise that was established in 2010 in Cape Town to empower unemployed women from low-income communities to become confident, competent and independent entrepreneurs. As a non-profit organisation, it set out to train unemployed women to become financially and socially independent through the implementation of entrepreneurial activities. The Clothing Bank has satellite offices in four areas in South Africa: Cape Town, KwaZulu-Natal, Gauteng and East London.

The Clothing Bank was started by two retired women who had worked in multinational companies in the private sector in South Africa for many years. These project coordinators had a deep sense of social responsibility and they wanted to share their marketing and business skills with unemployed women who resided in impoverished communities. The two project coordinators employed managers in each of the four provinces, namely KwaZulu-Natal, Western Cape, Gauteng and Free State, who were primarily responsible for recruiting about 2 200 unemployed women between the ages of 18 and 55 years after 2019 (Raniga, 2022b).

Non-profit organisations seeking to facilitate entrepreneurial training are perceived as powerful platforms to explicitly pursue poverty-reduction goals and to increase the household incomes of women (Derera, Croce, Phiri & O'Neill, 2020). At The Clothing Bank, women undergo a two-year training programme, which covers topics such as self-awareness, asset training, technical skills, marketing and business management. The women are encouraged to set up their businesses in their communities, where they sell clothing and household goods which they purchase at low cost from The Clothing Bank. A positive aspect of this mutually beneficial

transactional relationship is that it facilitates the development of business training skills and enhances business support networks amongst the women. The women also receive some financial capital from The Clothing Bank to purchase their goods. In addition, The Clothing Bank offers the women counselling services by an employed psychologist. These supportive services are also supplemented by life-skills training sessions and individual mentorship provided by the project managers at their respective regional offices. The project managers encourage the women to cultivate a sense of ‘social responsibility’ and to recruit at least one other unemployed woman in their resident communities.

The purpose of the present study was to explore the experiences of 20 women entrepreneurs who benefitted from The Clothing Bank’s training. The objectives of the study were as follows:

- To explore the benefits and challenges of the women who had completed the entrepreneurial training;
- To explore how value chain development and sustainable livelihood approach were integrated by the women into their business practices;
- To provide suggestions based on the findings for the improvement of policy and practice.

The research design

To address the research objectives, a qualitative, descriptive design was employed. According to Rubin and Babbie (2017:134), a descriptive design is concerned “with conveying what it’s like to walk in the shoes of people, providing rich details about their environments, interactions, meanings and everyday lives”. This approach afforded the women the opportunity to speak with confidence about the benefits and challenges of their participation in the NGO entrepreneurial training.

Ethical considerations

A letter detailing the research process and its purpose was given to the director at the head office of The Clothing Bank in Cape Town and the project manager at the Gauteng office and appointments for follow-up site visits were arranged. Ethical clearance was obtained in November 2017 from the Research Ethics Committee of the University of Johannesburg to conduct this study (ethical clearance number REC-01-162-2017). Ethical issues such as confidentiality and anonymity when reporting the data were discussed and clarified (Marlow, 2011). A follow-up appointment was made with the selected participants to conduct one in-depth interview at a neutral venue, namely their place of business or at the NGO offices. Interviews were conducted in English and written consent as well as permission to audio-record and to take field notes in the interview was sought from the participants. The average duration of the interview session was 1.5 hours.

Selecting the participants

As appropriate for a qualitative methodology, the researcher employed non-probability convenience sampling to select the women. The researcher undertook five field visits to the

NGO site which operated in a formal suburb in the Tshwane Municipal area. The purpose of these visits was to obtain information from the project manager about the background of the organisation and the branch operating in Gauteng. The second purpose was to peruse the organisation's records and to observe women who were involved in the business training. Rubin and Babbie (2017) state that convenience sampling comprises recruiting participants from places where they are easily accessible. The criteria for the inclusion of the participants were:

- Women who had participated in The Clothing Bank for the past two years;
- Women who had completed the entrepreneurial training;
- Women who resided in low-income communities in Gauteng.

The researcher envisaged a total of 25 women who would participate in the study, but data saturation was reached with 20 women. The researcher contacted them utilising WhatsApp, telephone, email and site visits. During this initial contact, the purpose and objectives of the research were discussed and their voluntary participation in the study was arranged.

Data-collection process

One semi-structured interview was conducted with each of the 20 women between September 2018 and 2019. Two additional sources were used to collect the data: social media records of The Clothing Bank and the organisation's policy documents. The interview was conducted with the aid of an interview guide which covered topics on benefits of the entrepreneurial training, social networks, business challenges and nurturing partnerships. The advantage of the interview was that it provided the women with an opportunity to answer the questions in their own space and terms, while avoiding bias and providing extensive, rich information while participating in The Clothing Bank's entrepreneurial training.

The triangulated use of data collection sources (interviews, policy documents and NGO records) contributed to enhancing the credibility and trustworthiness of the study (Rubin & Babbie, 2017). The data analysis consisted of a systematic process of introspective examination, categorisation, tabulating and recombining the data to address the purpose of the study (Rubin & Babbie, 2017). Consistent member checks with the women after the interviews as well as peer reviews with the manager and director at The Clothing Bank were strategies that the researcher adopted to ensure the credibility of the data.

DISCUSSION OF FINDINGS

The data evidence presented in this section emerged from the analysis of one semi-structured interview held with each of the 20 women entrepreneurs from low-income communities in Gauteng as well as of the policy documents from The Clothing Bank.

The discussion of the findings will be presented in two sections:

- a biographical profile of the participants; and
- a discussion of three key themes: access to assets, dealing with risks when reinvesting capital, and enabling multiple stakeholder support.

Table 1: Biographical profile of the participants

Participant number	Age	Number of persons in household	Highest level of education	Residential area
1	45	5	Grade 10	Orange Farm
2	44	4	Grade 9	Dobsonville
3	43	3	Grade 12	Katlehong
4	41	4	Grade 12	Olivenhoutsbosch
5	32	6	Grade 11	South Hills
6	43	3	Grade 12	Linderberg Park
7	49	4	Grade 11	Orange Grove
8	44	2	Grade 12	Vlakfontein
9	33	4	Grade 10	Lenasia
10	33	4	Grade 12	Tembisa
11	33	1	Grade 11	Soweto
12	31	4	Grade 12	Winterveld
13	52	7	Computer certificate	Roodepoort
14	38	3	Grade 11	Tembisa
15	47	5	Grade 12	Diepkloof
16	41	4	Diploma	Tsakane
17	40	1	Grade 12	Atteridgeville
18	40	14	Grade 12	Eden Park
19	41	4	Grade 11	Olivenhoutsbosch
20	33	4	Grade 12	Orlando East

According to Statistics South Africa (2021), women make up 60% of active participants in the informal economy. As illustrated in Table 1, seven of the women were aged 30-39, while twelve were 40-49; one was over 50 years old (N= 20). The mean age was 40. All the participants revealed that they were the sole income earners and the primary decision-makers in their respective households. The average dependency ratio was four. The women resided in diverse low-income communities in Gauteng.

The average level of education was Grade 11 and this is consistent with Statistics South Africa's (2020a) empirical evidence, which reveals that of the 6,5 million unemployed persons in the third quarter of 2020, 53,2% had education levels below matric. Table 1 shows that twelve of the women had completed secondary school; that is above the national average of 36,4% of persons who completed matric (Statistics South Africa, 2020a). Participants 13 and 16 had completed a post-secondary training certificate and diploma respectively as their highest level of education. Djoudi *et al.* (2016) and Chant and Mcilwaine (2015) argue that the lack of access to post-secondary school education is a contributing factor to women's low social and economic status. Furthermore, in most female-headed households women tend to have an increased incidence of income insecurity and in that light are among the poorest groups in

society (Lelea, 2019). The following section of the article discusses three connected intervention strategies related to developmental social work, value chain development and SLA that the women put in place to sustain their livelihood activities, namely access to assets, dealing with risks when reinvesting capital, and enabling multiple stakeholder support.

Access to assets

Many value chain activities involving unemployed women are based on variables such as output, income generation, production practices and access to goods (Stoian *et al.*, 2012). The women were of the view that The Clothing Bank's monthly market days enabled them to buy clothing and household goods at reduced cost. This access to physical capital and assets was perceived by the women as facilitating greater productivity and income from their businesses, as they were able to sell clothing and household goods at cheaper prices that were affordable by their customers. The women also acknowledged that self-efficacy and confidence, interpersonal relations, and organisational training and mentoring were key factors that promoted sustainable livelihoods in their respective households. Stoian *et al.* (2012) maintain that the resulting increase in production and income is seen as key for poverty reduction, if not overall household sustainability and human development. The simplified design of such value chain initiatives reduces both the monitoring and evaluation and implementation costs and makes the results easy to communicate across the chain and to other stakeholders. Some of the sentiments shared by the women are listed below.

My life experiences and business training are some of my best assets to help me and my children survive in this world. (Participant 2)

Most of the time I can provide food for my children without help from others, but I don't think I can do this without support from the Clothing Bank. (Participant 8)

I have the confidence and support from my family and friends to promote my business. (Participant 11)

I know my customers so I buy a stock that I know my customers will like in sizes that will fit them. (Participant 15)

The narratives of the women confirm that a diverse set of stakeholders from within and outside of the value chain such as family, friends, business support networks, private companies, government and NGOs were key assets that helped them sustain their businesses. They perceived The Clothing Bank as an NGO which provided them with training as well as technical and psychosocial support, not to mention start-up cash to purchase goods and access markets. From the women entrepreneurs' perspectives, value chain development is one key community-based business strategy that ensured the sourcing of goods for marketing and "in explicit pursuit of poverty reduction goals" (Stoian *et al.*, 2012:10).

Dealing with risks in respect of financial capital

Mitigating the feminisation of poverty is mainly based on the assumption that poor households have sufficient income and resources to effectively participate in value chain initiatives. In the interviews, the women felt that working in a disabling economic climate, multi-chain

approaches were needed to help minimise risks and to maximise income-generation potential. Stoian et al. (2012) argued that many poor households pursue multiple livelihood strategies by combining livelihood sustainability and untapped assets in their communities. Some of the strategies used by the women to minimise financial risks in their households were separating business and personal money, saving, selling on credit and keeping good business records. Participants 1, 3, 5, 7, 10 and 18 shared their stories:

I mostly keep my business money and personal cash separate. I seldom use business money for personal reasons. (Participant 1)

When business is good, I save money every month. (Participant 3)

I mostly sell for cash. If a customer does not have cash, I give them the goods and we work out terms of payment. (Participant 5)

My business finance records are always up to date but only I understand them. (Participant 7)

When something goes wrong, I set aside money for hard times. (Participant 10)

I always approach the Clothing Bank for help when I experience challenges as I cannot solve problems on my own. (Participant 18)

There is ample evidence from these stories that the women used multiple strategies to reduce the high costs which they encountered because of low productivity and limited access to credit. Value chain development focuses on both supply and demand factors and the design of sustainable market linkages by strengthening a variety of local, regional and global chains to which the women had access.

The women felt that there is an urgent need for NGOs such as The Clothing Bank to implement value-chain initiatives to address the feminisation of poverty and the implications of their interventions in a more integrated and coordinated way. In addition, it is imperative to take into account structural factors such as changes in the socio-political and economic context to achieve targeted financial outcomes and food security in households. Stoian *et al.* (2012) state that in addition to successful collaboration between the public and private sectors and civil society, pro-women value chain development requires a combination of technical, business and financial services. Participants 12, 17 and 20 were of the view that some of the business networks were not available to everyone within the chain and that sharing their resources to improve productivity in their businesses was imperative. This finding is corroborated by the empirical evidence a qualitative study of 16 informal traders who shared their business survival strategies during the COVID-19 pandemic (Raniga & Ringson, 2022). Evidently, dealing with financial risks was mitigated in the form of advance cash payments within the chain in the absence of government-funded programmes and micro-credit facilities outside of the chain. Clearly, value chain development requires a concerted effort to ensure the delivery of technical, business and financial services that are well coordinated among stakeholders and complement each other logically. The findings of this study resonate with those of Bansal, Garg and Sharma (2019) that value chain development must include technical, institutional, social and economic interventions that are imperative for sustaining livelihoods.

Enabling multiple stakeholder support

One of the key challenges to meeting the poverty-related SDGs is the acknowledgement of the role of social workers on the continent. Value chain development and SLA call for social workers to nurture authentic partnerships and collaboration between the social development sector, the government, the private sector and civil society. The women acknowledged that some of these services are an integral part of the programmes offered by The Clothing Bank such as the provision of business training, psychosocial support provided by an employed psychologist, and building human and social capital technical services; they added that these elements all helped to improve the quality and efficiency of their businesses. After the interviews the women also mentioned threats that they faced which were beyond their control, such as the COVID-19 pandemic and lockdown measures, increased competitiveness and a disabling political and economic environment, which were obstacles that limited their business opportunities. The women spoke about tapping into diversified support networks from civil society, the private sector and government institutions nurturing business networks across sectors within and outside their residential communities. In the absence of well-coordinated service providers, the women felt that there is a need to make major attempts to improve partnerships and link technical, business and financial services in ways that allow for meaningful asset-building at household and business levels. In addition, there is a need to ensure that these services are aligned with the expectations identified by stakeholders in the chain rather than by outside agents from the public sector, private sector and civil society.

CONCLUSIONS AND RECOMMENDATIONS

The topic of women's roles as entrepreneurs has attracted the attention of social workers, policymakers and academics across Africa. Drawing from the experiences of 20 women entrepreneurs from Gauteng, this article advances knowledge of value chain development and SLA as innovative developmental intervention strategies to help women entrepreneurs to sustain their livelihoods. The women in this study described their survival challenges and the multi-chain solutions they adopted to minimise risks and maximise strengths to deal with an uncertain economic climate.

Clearly if value chain development and SLA are to be effective in addressing the feminisation of poverty, it must embrace the complex socio-economic needs and realities of women's struggles to survive in the economy. This calls for The Clothing Bank to employ social workers to provide micro- and meso-level interventions and, at a macro level, to advocate for changes in the political, legislative and organisational contexts in order to influence public policies, societal attitudes and much-needed access to government funding to sustain women's businesses. Hence, it is imperative for social workers to devote attention to lobbying for entrepreneurial funding for women entrepreneurs, given their higher risk and vulnerability in a precarious political and economic climate. A sustainable livelihood approach to the design, implementation, assessment and evaluation of value chain development is imperative to address women entrepreneurs' psychosocial and economic risks. The adoption of value chain development and SLA approaches provides the private sector and civil society organisations and government with the necessary evidence to justify investment of taxpayers' money and holds the potential to improve corporate social investments. Social workers and policy makers

do need to acknowledge that value chain interventions could benefit poor households disproportionately. Further research is needed to quantitatively investigate the poverty impacts of value chain development on poor households. Comprehensive strategies for mitigating the feminisation of poverty would include improvements in local infrastructure, access to sustainable energy, goods and services, food security, income generation and gainful employment. Assessing the poverty alleviation effects of individual women's interventions rigorously is necessary to ensure the long-term effectiveness of the interventions as well as optimising the use of public funds. Undoubtedly, a sustainable livelihood approach to pro-women value chain development is critical to developmental social work practice. A multiple stakeholder approach with commitment from government, private donors, development agencies, NGOs and private sector companies is needed to facilitate joint sharing and learning, and to commit to optimisation and resilience at the household and business levels.

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