

**THE SOUTH AFRICAN WOMEN ENTREPRENEURSHIP NETWORK
(SAWEN) PROGRAMME IN THE FREE STATE: A CAPABILITY
APPROACH**

by

P.G. MOLEFE

Student no.: 1997487929

Mini-dissertation submitted in partial requirements for the degree

Master's Degree in Development Studies

in the

FACULTY OF ECONOMIC AND MANAGEMENT SCIENCES

CENTRE FOR DEVELOPMENT SUPPORT

at the

UNIVERSITY OF THE FREE STATE

BLOEMFONTEIN

February 2019

Supervisor:

Dr Faith Mkwanzani – Higher Education and Human Development Research Group
(HEHD), University of the Free State

DECLARATION

I declare that "Evaluating the Effectiveness of the South African Women Entrepreneurship Network (SAWEN) Programme in the Free State: A Capability Approach" is my own work and has not been submitted anywhere except at the University of the Free State for the Master's in Development Studies at the Centre for Development.

Signature:

.....

Date: 04 February 2019

ACKNOWLEDGEMENTS

I would like to express my appreciation to all the individuals who contributed to the successful completion of this research. Sincere gratitude is extended to the following:

- To God be the glory, for making this research possible, and thank you, Holy Spirit, for assisting me throughout this research.
- Dr Faith Mkwanzani, my words are not enough to express how thankful I am to have had you as my supervisor. I appreciate your advice, guidance and efforts to make this research possible. Mostly, I thank you for your patience and understanding. South Africa needs women of your character, and I am thankful for your support.
- To the women who participated in this study by answering questions in the interviews. This research would not have been possible without your assistance. I give special thanks to you for allowing me to conduct the research and for all the information you provided.
- A special thanks to my husband Aggrey Molefe, who supported me since day one of my research. I appreciate every effort you took to assist at home while I was studying. I feel blessed to have you in my life and I thank God for you.
- To my children, Boipelo, Rekopantswe, Gemariah and Micah, thank you for your understanding and support throughout this journey.
- To my parents, Mr and Mrs Chakache, I thank you for your encouragement and belief in me. Without your guidance in life, I would not have made it this far.
- To my mentor, Hildah Mfengwana I give special thanks for believing in me. My work supervisors, Mr O 'Neill and Ms Lekalakala, my colleagues and Ms Matseletsele, thank you for your understanding and support.
- My utmost gratitude to all my friends, especially Konesoang and Resolofetse, for your support and guidance.

ABSTRACT

This study evaluates the capacity of SAWEN in empowering women entrepreneurs in the Free State. The study adopted the human development informed capability approach to determine the capabilities, functionings and aspirations of women entrepreneurs within this programme. The focus was on identifying the effectiveness of SAWEN in empowering women entrepreneurs in the Free State. For this purpose, the study identified opportunities and challenges within this programme and its impact on developing women entrepreneurs towards empowerment. The study followed a qualitative approach as a method of research, and data were collected from seven former SAWEN members in Bloemfontein, Welkom and Trompsburg in the Free State. Semi-structured interviews were conducted to collect data, and data were analysed using thematic analysis. Lastly, findings and recommendations to influence areas of future research are suggested.

KEY WORDS

Agency

Aspirations

Capabilities

Capability approach

Conversion factors

Education

Empowerment

Entrepreneurship

Freedom

Free State

Funding

Opportunities

Training

Women

Women empowerment

ACRONYMS AND ABBREVIATIONS

CA	Capability Approach
CIPE	Centre for International Private Enterprise
DTI	Department of Trade and Industry
ED	Entrepreneur Development
EPWP	Expanded Public Works Programme
ILO	International Labour Organisation
IWC	International Women's Conference
GEM	Global Entrepreneurship Monitor
MMM	Mangaung Metropolitan Municipality
OECD	Organisation for Economic Co-operation and Development
PCI	Project Concern International
PMG	Parliamentary Monitoring Group
SARS	South African Revenue Services
SAWEN	South African Women Entrepreneurs Network
SEDA	Small Enterprise Development Agency
SEFA	Small Enterprise Finance Agency
SEP	Stanford Encyclopaedia of Philosophy
TWIB	Technology for Women in Business
UNCED	United Nations Conference on Environment and Development
UNECE	United Nations Economic Commission for Europe
UNESCO	United Nations Educational, Scientific, and Cultural Organisation
WE	Women Empowerment
WEP	Women Empowerment Programme

TABLE OF CONTENTS	PAGE
Declaration	1
Acknowledgements	2
Abstract	3
Keywords	4
Acronyms and abbreviations	5
CHAPTER 1: BACKGROUND	12
1.1 INTRODUCTION	12
1.2 PROBLEM STATEMENT	13
1.3 BACKGROUND	14
1.3.1 SOUTH AFRICAN WOMEN ENTREPRENEURS NETWORKING	15
1.4 AIM AND OBJECTIVES	17
1.5 RESEARCH DESIGN	18
1.5.1 Qualitative case study	18
1.5.2 Data collection	19
1.5.3 Semi structured, in-depth interviews	19
1.6 SAMPLING	20
1.7 ETHICAL CONSIDERATION	20
1.7.1 Informed consent and voluntariness	21
1.7.2 Privacy and confidentiality	21
1.8 DATA PROCESSING AND ANALYSIS	21
1.8.1 Data processing	21
1.8.2 Data Analysis	21
1.9 LIMITATIONS	22
1.10 TIMELINE	22

1.11 CHAPTER OUTLINE	23
1.12 CLARIFICATION OF KEY CONCEPTS	23
1.12.1 Empowerment	24
1.12.2 Women empowerment	24
1.12.1 Women Entrepreneur	25
1.12.2 Entrepreneur Development (Ed)	25
1.14 CONCLUSION	25
CHAPTER 2: LITERATURE REVIEW	26
2.1 THE HISTORY OF SAWEN	26
2.1.1 Background of Revamped SAWEN in Free State	27
2.2 PROCESSES OF WOMEN EMPOWERMENT AND ENTREPRENEURSHIP	29
2.2.1 Process of empowerment	29
2.2.2 Process of entrepreneurship	31
2.3 ENTREPRENEURSHIP AND WOMEN EMPOWERMENT PROGRAMMES	31
2.3.1 The impact of training in women empowerment	34
2.3.2 The impact of funding in empowerment	36
2.4 CONCLUSION	38
CHAPTER 3: THEORETICAL FRAMEWORK	39
3.1 INTRODUCTION	39
3.2 DEVELOPMENT APPROACHES	39
3.3 CAPABILITY APPROACH	40
3.4 CAPABILITY AND WOMEN	41
3.5 CAPABILITY AND EMPOWERMENT	41
3.6 CAPABILITY APPROACH CONCEPTS	41

3.6.1 Wellbeing	42
3.6.2 Capabilities	42
3.6.3 Resources	42
3.6.4 Functionings	43
3.6.5 Conversion factors	43
3.6.6 Adaptive preferences	44
3.6.7 Agency	44
3.6.8 The means–end distinction	45
3.7 WHY THE APPLICATION OF CA TO THIS STUDY?	45
3.8 CONCLUSION	47
CHAPTER 4: RESEARCH METHODOLOGY	48
4.1 INTRODUCTION	48
4.2 METHODOLOGY AND DESIGN	48
4.2.1 In-depth interviews	48
4.3 SAMPLING	49
4.4 ETHICAL CONSIDERATIONS	50
4.4.1 Informed consent	50
4.4.2 Privacy and confidentiality	50
4.5 DATA PROCESSING AND ANALYSIS	50
4.5.1 Data processing	50
4.5.2 Data analysis	51
4.6 CONCLUSION	51
CHAPTER 5: EMPIRICAL FINDINGS	52
5.1 INTRODUCTION	52

5.2 DEMOGRAPHIC PROFILES OF PARTICIPANTS	52
5.2.1 Participants' biographical data	52
5.2.2 Business categories	53
5.3 RESEARCH FINDINGS	53
5.3.1 Theme 1: Empowerment	53
5.3.2 Theme 2: Capabilities	56
5.3.2.1 Skills development	56
5.3.2.2 Opportunities	60
5.3.2.3 Conversion factors	65
5.3.2.4 Aspirations and agency	70
5.3.3 Theme 3: Experiences of former SAWEN members	73
5.4 CONCLUSION	78
<i>Chapter 6: DISCUSSIONS, LIMITATIONS, RECOMMENDATIONS, CONCLUSION</i>	
6.1 DISCUSSIONS FROM WOMEN EMPOWERMENT LITERATURE	79
6.1.1 Discussion regarding SAWEN	79
6.1.2 Discussion regarding Participants	80
6.1.3 Discussion regarding DTI	80
6.1.4 Discussions regarding the benefits of using CA	80
6.2 RECOMMENDATIONS	82
6.2.1 SAWEN	82
6.2.1.1 Working in partnership with regard to funding	82
6.2.1.2 Skills Development	82
6.2.1.3 Monitoring and evaluation	83
6.2.1.4 Staffing	83
6.2.2 DTI	84

6.2.2.1 Policies and trainings	84
6.3 LIMITATIONS	84
6.4 AREAS FOR FUTURE RESEARCH	85
6.5 CONCLUSION	86
7 REFERENCES	87
APPENDIXES	
Appendix 1 : INTERVIEW SCHEDULE	101
Appendix 2 : CONSENT FORM	105
Appendix 3 : DECLARATION FORM	107

LIST OF TABLES AND FIGURES

Table 1: Comparison of skills

Figure 1: Free State map

CHAPTER 1: BACKGROUND

1.1 INTRODUCTION

Women empowerment is currently emerging as one of the main concepts adopted globally to eradicate gender imbalances and achieve gender equality (United Nations, 2013). The main purpose of gender equality is balancing the power between men and women. The need for power balancing is emphasised by the fact that women have been undervalued previously and deemed incapable of making any valuable contribution to their countries' economic development (Efroymsen, 2010). Moreover, women have been oppressed previously and lack the security to sustain their lives (United Nations Population Fund, 1994). According to the United Nations Economic Commission for Europe (UNECE, 2012), preventing women from gaining access to training, education, economic resources such as finance results in weak labour markets and less skill to occupy supervisory positions.

Consequently, many countries have adopted the Sustainable Development Goal five which is to achieve gender equality and empower all women and girls as part of their development plan towards eradicating elements of inequality (Sundaram, Sekar & Subburaj, 2015). In other words, the concept of 'women empowerment' has emerged as a solution in the search for a balance of power, rights, ownership and equality. To ensure compliance with the SDGs, many developing countries have implemented women empowerment programmes (WEPs) to bridge the gap between men and women. These initiatives are aimed at promoting women's opportunities for choice and freedom to achieve their desired goals and be what they wish to be. Moreover, these programmes focus on developing women entrepreneurs through training, skills development and networking.

The South African Women Entrepreneurs Network (SAWEN) was one of these networking programmes aimed at developing women through networking and training. The main objectives of this programme were to assist women entrepreneurs in gaining access to business information, resources and opportunities and to report on obstacles faced by women at a national level (PMG, 2015). The emphasis of this research was to determine how effective was SAWEN operation in the Free State from 2010 to 2017.

1.2 PROBLEM STATEMENT

Networking in entrepreneurship is one of the most effective strategies for empowering women worldwide. The advantage of networking programmes is that they allow women to learn from one another and connect at local, provincial, national and international level (DTI, 2011). In other words, the main purpose of these networking programmes in entrepreneurship is to connect women's movements worldwide and assist them in finding alternative credit schemes for funding (UNESCO, 1995). SAWEN was one of these programmes, providing networking opportunities for women entrepreneurs in South Africa. It aimed to ensure that women share and provide one another with information relevant to growing businesses, such as funding institutions, access to resources and opportunities for women in business (PMG, 2015).

However, according to a Department of Trade and Industry (DTI) report (2011), SAWEN lacked the full capacity to support women empowerment, as the majority of its members lacked information, adequate resources, training and skills development such as entrepreneurship skills, technological empowerment and training, and credit securities. The report indicated further that obstacles such as poor financial literacy and insufficient financial services prohibit women from being fully empowered and expanding their businesses (DTI, 2011). Also, Philips et al. (2014) observed that women still lack the necessary training and education in the field of entrepreneurship for them to be empowered.

The International Women's Conference (IWC) in Los Angeles (2017) identified another challenge that prevents women entrepreneurs from developing their businesses, namely a lack of information. In other words, the majority of women are not aware of development enterprises that are available to support women entrepreneurs (IWC, 2017). Based on the challenges of access to funding, a lack of information, education and training in entrepreneurship, as reported widely, the need was identified to evaluate the effectiveness of the SAWEN programme in women empowerment in the Free State Province, South Africa. Furthermore, the evaluation is of interest, as the programme's main priority was networking, training and furnishing information.

1.3 BACKGROUND

The concept of 'empowerment' is complex and can be interpreted in various ways. According to Patel (1996), empowerment is viewed as both a means and an end, in other words, as both process and result. On the other hand, Pavanello, Pozarny and De la O Campos (2015) perceive empowerment as a process of improving people's capacity of making choices and converting those choices into preferred actions and results which ultimately promote the quality of their wellbeing. The concept of 'women empowerment' emanated from the Millennium Development Goals, which were later advanced as the SDGs. One of the main objectives of the SDGs, namely goal 5, is to empower women economically and socially (National Planning Commission, 2015). Therefore, women empowerment has been adopted globally by developing countries to promote equality and freedom in all social, economic, political spheres. Many developing countries adopted women empowerment programmes to facilitate the concept of empowerment. These programmes aim at uplifting women's state of wellbeing through skills development, financial assistance and networking ventures. This means that women empowerment is a concept that grants women the opportunity to participate in the economic development of their countries.

According to United Nations Women (2014), the engagement of women in the economy appears to be paramount towards achieving international joint development goals, improving the lives of women and communities, and developing the economy. Hence, the United Nations Economic Commission for Europe (2012) describes women empowerment as a multi-dimensional process that supports women in gaining power and full control over their lives and contributing to their communities. Concerning women empowerment in economic development, entrepreneurship is perceived to be the most effective and progressive methods to engage women in economic participation. According to DTI (2007), many women have improved their economic rights by creating opportunities for themselves. Hence, the establishment of women empowerment programmes in South Africa. However, South Africa is not the only country interested in establishing WEPs for women in business. Countries such as Israel have 24 centres dedicated to training women entrepreneurs. These programmes assist women in gaining access to funding from the Israeli Ministry of Industry (UNECE, 2012). Similarly, in Greece, the Hellenic Organisation of Small and Medium Sized Enterprises and Handicraft SA strengthened female entrepreneurship

programmes which aim at supporting and providing skills for women in tourism manufacturing, and e-trade (UNECE, 2012). CARE International is aimed at empowering 300 million women by 2020. The recent 2018 statistics indicated that this WEP has economically empowered almost 4.5 million women through training and skills development, decision-making power and awareness of women's economic rights (CARE International Report, 2018). Through the intervention and support of CARE International 470,000 women received access to formal financial services (CARE International Report, 2018). The International Labour Organisation (ILO), a women's entrepreneurship development organisation works with partners to create opportunities for women entrepreneurs through the establishment of organizational capacity of both non-financial and financial service providers (ILO, 2017). The organisation further works at improving the needs of women entrepreneurs and provides tools that strengthen women's capacities to start sustainable businesses (ILO, 2017).

South Africa has adopted programmes such as B'avumile Skills Development and the SAWEN and Technology for Women in Business (TWIB) initiatives. B'avumile is a training programme introduced to develop women's skills and seeks to provide women with training to develop skills in packaging, customer service, basic bookkeeping and registering a business. Given the programmes as mentioned earlier, it is clear that the DTI recognises training programmes as the best approach to empower women with sustainable skills and knowledge (DTI, nd). Also, TWIB plays its part as a WEP which empowers women in a technological fraternity by targeting mostly women entrepreneurs (DTI, nd). It is evident that many programmes promote skills development and training as the best method to achieve empowerment. However, SAWEN extended its focus by facilitating business resources, networking information and opportunities to women entrepreneurs (PMG, 2015). Therefore, for this study, SAWEN was selected for the evaluation.

1.3.1 SOUTH AFRICAN WOMEN ENTREPRENEURS NETWORKING (SAWEN)

SAWEN was established in 2002. Its previous fund manager was Khula, which was replaced by the Small Enterprise Finance Agency (SEFA) for the period 2005 to 2010 (PMG, 2015). However, due to some uncertainties SAWEN closed down, but was relaunched in 2011, with the Small Enterprise Development Agency (SEDA) as its

fund manager (PMG, 2015). SAWEN's objective was mainly to assist women who wish to grow their enterprise by referring them to partners such as SEDA and the South African Revenue Services (SARS) (PMG, 2015). In addition, SAWEN supported women by addressing problems that impeded their enterprises (IWC, 2017). However, its core mandate was centred in connecting women in business via networking. According to Sign, Vinnicombe & Kumra (2006), networking is an attempt taken by people who intend to be developed to forge relationships with those who have already advanced in their career. However, Sighn et al. (2006) stated that men tend to be better networkers than women and that, while women network effectively concerning social support, men network effectively in areas that promote their careers. Furthermore, SAWEN's strategy of networking indicated poor coordination, as it provided no direct support interventions to its members (PMG, 2015). Although claims were made that SAWEN networked its members with financial institutions to assist with funding, in reality, SAWEN only pointed out the available opportunities, such as loan applications, and left the rest of the application process to its members without any intervention (PMG, 2015). This implies that SAWEN was not directly providing financial assistance to its members, instead referred them to other financial institutions for assistance (PMG, 2015). Chinomona and Maziriri (2015) stated that networks and business relationships are the most important elements in ensuring the economic empowerment of women. However, SAWEN's lack of intervention during the process of members' financial application might point to its incapacity to facilitate networking strategy efficiently and effectively. As mentioned by Chinomona and Maziriri (2015), one of the problems faced by women entrepreneurs is a lack of access to funding. These authors explain that banks doubt women's ability to manage the business and are, therefore, hesitant to grant them loans. It is essential to have the full intervention of empowerment programmes regarding to the financial application. On the other hand, Greve (2009) suggested that to overcome the financial challenges experienced by women entrepreneurs, financial support may be granted in the form of subsidised loans, tax credits and grants.

According to the DTI (2011), SAWEN did not engage itself fully concerning to ensuring that its members were assisted by financial institutions. The only effort taken was to refer them to such institutions without proper follow-up. However, PMG (2015) pointed out that SAWEN had previously undertaken efforts to create bridging funding for

developing businesses, but failed to secure funding to establish such arrangements. The DTI (2011) also mentioned this incapacity and made two recommendations, namely that SAWEN establish a suitable, sustainable strategy to achieve its financial independence as well as a measuring strategy to monitor the impact of this programme on women. Although SAWEN's main focus was networking its members with financial institutions and experienced people in the enterprise, it had another objective of providing members with training and skills development initiatives. Since Jalbert (2000) perceives a lack of education and skills to be the main challenge affecting women's involvement in both the informal and formal business sectors, it seems pivotal to concentrate on how SAWEN addressed this challenge with regard to its members. Botha (2006) also asserted that women need to be trained in how to seek financial assistance, networking, management and mentoring. This is yet another area, more specific information and technology, identified by Masokoane in which women entrepreneurs are highly restricted when it comes to development (PMG, 2015). These two areas were briefly looked into during the evaluation of SAWEN's impact on women empowerment with regard to access to finance and technology. However, the greatest area of concern for this research was to evaluate how SAWEN addressed challenges faced by women entrepreneurs about financial resources, education and training. This implies that, for future research, the focus should be on how the government assists WEPs in overcoming financial and skills development challenges.

1.4 AIM AND OBJECTIVES

The study aimed to evaluate whether the SAWEN programme achieved its objectives of networking and training in an endeavour to empower women entrepreneurs in Mangaung Metropolitan Municipality (MMM). Therefore, the objectives of the study were framed within the following questions:

- To establish the opportunities available to empower women entrepreneurs.
- To determine how did the women experience the programme.
- To discover what were the capabilities and functionings obtained through the programme.
- To establish what are the women's perspectives of empowerment.

- To discover what strategies do the women suggest be employed to further their development
- To determine what is the perspective of international countries about women empowerment.

1.5 RESEARCH DESIGN

This chapter deliberates in detail the methodology used for the study. It comprises of the research approach, data collection, and data analysis. The current study employed a qualitative research design, based on the phenomenological study. The researcher adopted a qualitative approach to this study based on the fact that this approach is suitable for the collection, analysis and interpretation of data associated with the social world and people's behaviour (Anderson, 2010).

1.5.1 Qualitative case study

Babbie and Mouton (2001) described a research design as a basis and guideline of the way a particular researcher plans to implement the research process. Creswell (1994) defined qualitative research as a method which allows for various philosophical assumptions, data collection methods and strategies of inquiry, whereas Berg (2007) described qualitative research as a method that explains definitions and concepts and provides meaning and description of things. Qualitative research builds from inductive reasoning, with the researcher attempting to explain questions posed from the observational elements (William, 2007). Qualitative research includes collection, analysis and interpretation of data associated with theories, the social world and people's behaviour (Anderson, 2010). Data-gathering methods in qualitative research comprise of interviews, case studies, focus groups, ethnographies and historiographies. Qualitative research can be conducted in various forms such as phenomenological study, grounded theory study, and content analysis (William, 2007).

Phenomenology is a qualitative approach in which researchers intend to develop a new understanding of people's lived experiences, which is generally gained through participant interviews. Therefore, a phenomenological approach to qualitative research aims to describe exactly the lived experiences of people and not to generate theories or models of the phenomenon being studied (Ploeg, 1999). In the current study, the researcher applied this approach to achieve the two study objectives,

namely to identify the internal and external challenges faced by SAWEN and the mechanisms in place to ensure women empowerment. Consequently, the findings will assist the researcher in making recommendations on new, effective methods of empowering women entrepreneurs in the MMM. According to Lester (1999), phenomenology in qualitative research allows the researcher to collect valuable information through methods such as observation, interviews and discussion. In this study, the phenomenological approach allowed the researcher to interview participants on their daily activities and gain an understanding of one of the study objectives, namely to ascertain the influence that networking has on empowerment. The advantage of a phenomenological study is that it does not generalise findings, but instead provides comprehensive comments about individual situations (Lester, 1999).

1.5.2 Data collection

According to Bryman (2012), qualitative interviews aim to find more detailed answers, for they are more concerned with the interviewees' point of view. Chron (2017) concurs that qualitative interviewing is an advantageous method of data collection, as it allows the interviewer to collect complex and in-depth information. Therefore, this study implemented semi-structured interviews as a method of data collection.

1.5.3 Semi-structured, in-depth interviews

For this study, in-depth interviews were adopted as an effective method of data collection, because unstructured interviews do not provide a clear answer to the question and are difficult to manage, as they only guide on what to talk about (Gill, Stewart, Treasure & Chadwick, 2008). Semi-structured interviews were deemed suitable for this study for they allow the interviewer to probe deeper and utilise effective interview techniques to avoid yes/no and leading questions (Boyce & Neale, 2006). Moreover, they yield more detailed data about an individual's thinking and behaviour and provide the opportunity to explore new issues in depth (Boyce & Neale, 2006). In other words, with in-depth interviews, the interviewer is allowed to deviate from the interview schedule when she picks up on a new and significant theme during the interview (Bryman, 2012).

1.6 SAMPLING

Sampling is the process of selecting a sample from a population to obtain information regarding the phenomenon in question (Brink, 1996). In South Africa, a sampling framework of five to 25 participants is recommended for qualitative research (Babbie & Mouton, 2001). In a small sample, the researcher can determine when data have reached theoretical saturation, which is when the same information is being repeated by participants without any new information being generated (Schurink, 1998). This study adopted purposive sampling since it allows the researcher to rely on her judgement when selecting population members (Saunders et al., 2012). The other reason why this method of sampling was deemed relevant is that it allows for the classification and inclusion of individuals who are knowledgeable or experienced about to the phenomenon in question (Creswell & Plano Clark, 2011).

SAWEN members in the Free State were selected as units of analysis for this research. These members were women entrepreneurs who had joined SAWEN and were receiving information and services related to starting and growing a business. Seven women have interviewed: Two participants were part of the executive committee, and the remaining had been in entrepreneurship for a couple of years and received services from SAWEN. The reason for choosing this women entrepreneurs was based on the fact that the focus of the study was to explore and describe incidents, rather than focusing on statistical data. Thus, the researcher attempted to understand and discover the participants' life experiences concerning services rendered by SAWEN towards women empowerment.

1.7 ETHICAL CONSIDERATIONS

According to the First Nations Centre (2007), ethical considerations serve as a valid assurance that participants' values and rights are being protected. In other words, it is unethical to conduct research that violates human rights or causes any harm. It is the researcher's responsibility to assess her study ethical conduct through the study (Bless, Higson-Smith & Kagee, 2011:141). Therefore, participants' ideas, values, rights and culture were protected throughout the study.

1.7.1 Informed consent

Before undertaking the study, participants were informed through verbal and written communication of the objective of the study and their right to participate or withdraw as volunteers. Also and before interviews, the research procedures were explained to participants to ensure their understanding of the study.

1.7.2 Privacy and Anonymity

All participants were presented with a consent letter to sign before the research was conducted. Moreover, participants were assured that, under no circumstances, their names or information would be exposed to anyone who was not part of this research. This means that confidentiality throughout the research process was maintained and that each participant was interviewed privately.

1.8 DATA PROCESSING AND ANALYSIS

1.8.1 Data processing

Post the interviews, participants were allocated pseudonyms, after which all information captured from interviews was transcribed verbatim from the recording. The next step was to make notes, summarise, code the data (categorise into themes) and type as a Microsoft Word document. This style of data processing is related to thematic analyses as it identifies, analyses, describes and reports themes that were uncovered in the data (Braun & Clarke, 2006). To achieve this, the researcher created a coding framework which assisted in gathering all themes together. Finally, codes were interpreted and summarised into findings.

1.8.2 Data analysis

All participants in this study were Setswana or Sotho mother-tongue speakers, but their preferred language was English. Therefore, all interviews were conducted and recorded in English. As mentioned above, the study applied a thematic analysis to analyse the data collected from the participants. The researcher scrutinised the participants' responses to the interview questions, interpreted and analysed the participants' perception on a specific subject, and identified differences and similarities and any unforeseen insight (theme coding). Following this stage, the findings were interpreted and aligned with the research objectives, aim and relevant literature (Pope, Ziebland & Mays 2000) from which recommendations will be made.

1.9 LIMITATIONS

According to Simon (2011), limitations to a study are the possible weaknesses in the research which cannot be avoided. Although the current study was prudently arranged, there were still limitations. SAWEN operated in all nine provinces of South Africa, however, the study was limited to its operation in the Free State. All the participants were mothers, wives and entrepreneurs; therefore, interviews ended too soon and need to be postponed due to family commitments and unforeseen personal circumstances, which could also affect the time frame for interviews. One woman who was part of management personnel, withdrew from the study without declaring a reason, which left the study with only seven former members participating. Lastly, to reach the interview location, participants utilising public transport might use this as an excuse to withdraw or to postpone.

1.10 TIMELINE

Timeline	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19
Get supervisor														
Literature review														
Approval Sampling population														
Interviews														
Data Analysis														
Submission														

1.11 CHAPTER OUTLINE

In order to reach the study objectives, the following framework for the research was formulated:

Chapter 1

Chapter 1 provides the research proposal and articulates the problem statement, literature review, aim and objectives, research design and timeline of the study.

Chapter 2

This chapter presents the literature review. It provides detailed information about how SAWEN was established and its objectives. The concepts of 'women empowerment' and 'entrepreneurship' and how they relate to SAWEN are discussed.

Chapter 3

This chapter sets out the theory applied to frame the study, with emphasis on the key concepts of the capability approach (CA), namely capabilities, functionings, conversion factors and agency. This chapter also explains why the theory of the CA was applied to this study.

Chapter 4

In this chapter, the research methodology and design adopted for this study are explained. The focus falls on the population used for sampling, ethical considerations, data processing and analysis, and the limitations to the study.

Chapter 5

Chapter 5 presents the analysis of the collected data and the findings. The findings are summarised using the CA as a framework and an explanation is given as to how the CA benefited the analysis.

1.12 CLARIFICATION OF KEY CONCEPTS

For the purpose of this study, it is necessary to define the following terms in order to clarify the context within which they are used in the study:

1.12.1 Empowerment

The word 'empowerment' emanates from the word 'power', a concept which Batliwala (1993) defines as having different dominant features such as control over ideology, which are attitudes, beliefs and attitudes. Empowerment means 'derived from the position of enforced incapacity to one of full power' (Khanday et al., 2015). This means it is a practice that promotes people's ability and power to control the social issues prevailing in their lives (Page & Czuba, 1999). In other words, empowerment is a process of improving people's capacity to make choices and to convert those choices into preferred actions and results (Pavanello et al., 2015).

According to Friedman (1992), empowerment is associated with three kinds of power, namely social power (knowledge, skills and information), psychological power (self-reliance, self-confidence and improved self-esteem) and political power (power to influence policies and transformation). This category of power is known as generative power; it allows one to explore new possibilities without being controlled (Rawlands, 1997). For example, in the past women were employed in the informal sector, the majority used to work without pay even in family businesses (Appold, Siengthai & Kasarda, 1998). Fortunately, things have changed and women started to gain the power to control their personal and professional lives by establishing their businesses (Van der Merwe, 2008). In other words, women now can have the power to control their lives, both physically and mentally, and they have come to realise their ability to do what men can do (Singh, 2012). Therefore, empowerment in this study is viewed as meaning 'the power to' (Rawlands, 1997) and served as guidance during data collection. The following section defines what it means for women to be empowered.

1.12.2 Women Empowerment

Women empowerment is a multi-dimensional process in which women are assisted to have power and full control over their lives and contribute to their communities (UNECE, 2012). Women empowerment is also defined as a process that provides women with the majority stake of control and power over financial resources, decision making, knowledge and information (Khanday et al., 2015). In other words, women empowerment recognises women's capability to participate in activities of development and their ability to exercise their potential and freedom to make valuable decisions impacting their quality of life. This statement is substantiated by Moore and

Buttner (1997) who claimed that empowerment inspired women to take initiative to start their own businesses and pushed them towards achieving self-determination and independence. Further Kapur (1997) posits that empowerment benefit women by recognising and promoting their potential, freedom of expression, thought, action and strength to deal with their lives. As the study focus is more on the programme that empowers women entrepreneurs the following portion part explains women entrepreneur in details.

1. 12. 3 Woman Entrepreneur

A 'woman entrepreneur' is defined as a woman who can to introduce a new venture without being afraid to take risks or manage the daily operations of the business (Chinomona & Maziriri, 2015).

1.12.4 Entrepreneur Development (Ed)

ED refers to the practice of improving entrepreneurial knowledge and skills through organisational building programmes and essential training (Balasundaram, Absar & Akhter, 2010).

1.13 CONCLUSION

This chapter presented the research problem, the objectives of the study, a brief review of the literature, and the methods and design used for this study. The next chapter provides a detailed review of the literature and relevant concepts. It also sets out the background of SAWEN and how it relates to women empowerment.

CHAPTER 2: LITERATURE REVIEW

This chapter provides a literature review regarding the history of South African Women Entrepreneurs Network, processes of women empowerment and entrepreneurship which form the basis of this study. The chapter further discusses the impact of the women empowerment programme in empowering women entrepreneurs.

2.1 THE HISTORY OF SAWEN

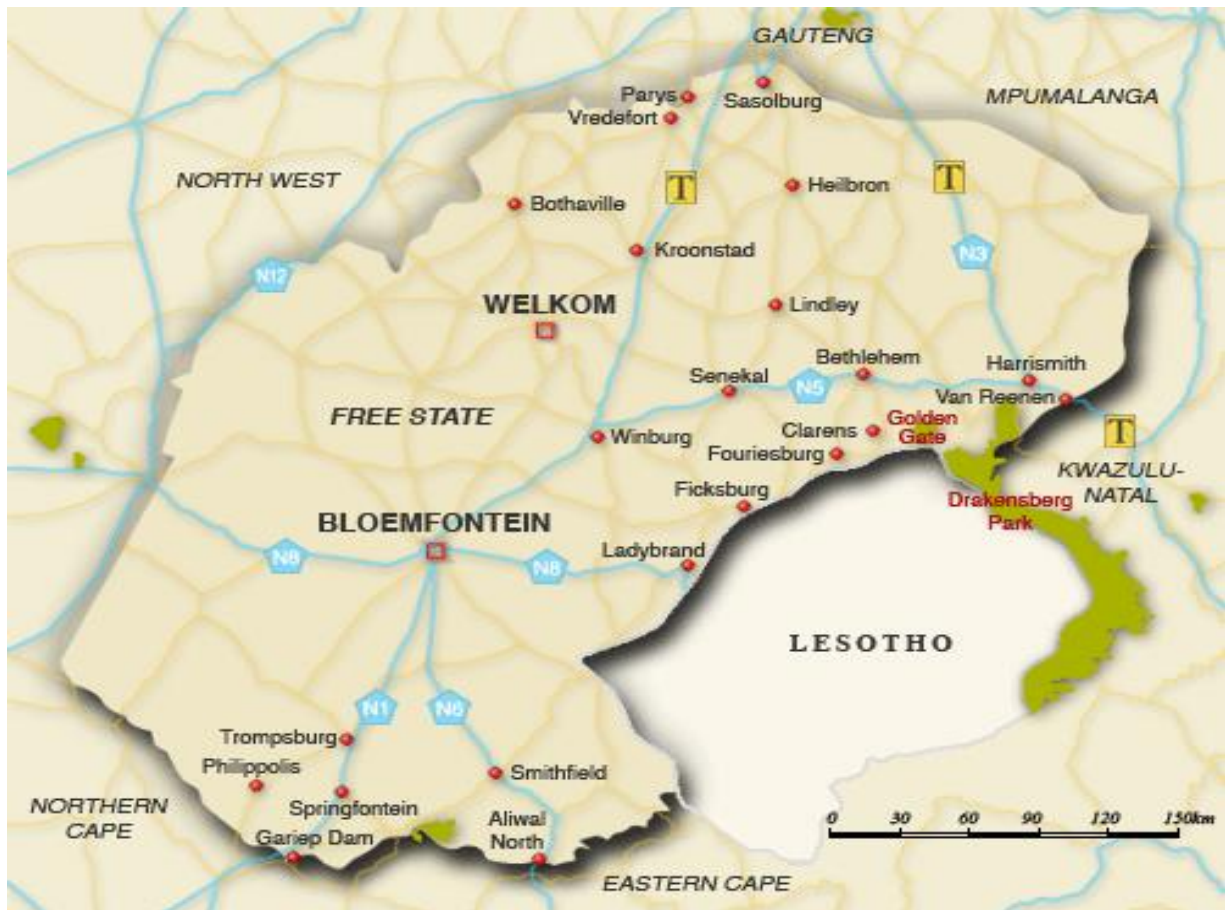
As noted in chapter 1, SAWEN was a WEP established to facilitate the socio-economic development of women entrepreneurs and ultimately have a positive impact on the South African economy. This initiative was introduced nationally and adopted by all nine provinces in 2002, under the mentorship of the DTI under Small, Medium and Micro-sized Enterprises (SMMEs). SAWEN's main objectives for empowering women entrepreneurs were to network women entrepreneurs nationally, to assist these women with the process of starting a business, and to train women in enterprise. The SAWEN networking programme was created to benefit women entrepreneurs, with joint marketing of products, sharing of containers when exporting and creating a network of suppliers and distributors (PMG, 2015). While still operational, the programme hosted events such as workshops and training and organised international educational and empowerment trade missions to empower its members (PMG, 2015).

However, the programme did not survive long after its establishment and closed down in 2010 due to some uncertainties (PMG, 2015). Although it was relaunched in 2011, again under DTI supervision, it was closed down yet again in 2016 due to an insufficient number of members. As it emerged through data collection of this study "members in the Free State were disappointed by the closing down of the programme for it benefited their businesses". These members are currently operating as a non-registered empowerment group, according to similar procedures as the former SAWEN. As a result, to determine how effective, the programme was in empowering women, this study aimed to evaluate the effectiveness of the SAWEN programme in the Free State. To achieve this, the focus will fall on the conceptualisation of terms, namely contextualising women empowerment, WEPs, WEPS in MMM and the SAWEN programme.

2.1.1 Background of Revamped SAWEN in Free State

As the focus of this study is on evaluating SAWEN in the Free State. Therefore, it is imperative to provide an overview of the Free State Province and SAWEN in this province specifically. The Free State Province is centrally located in South Africa with a population of approximately 2.9 million (Puukka, Dubarle, McKiernan, Reddy, & Wade, 2012). The province comprises four regions which are the Goldfields, Eastern Free State, Northern Free State and Transgariep. This province has a high unemployment rate with almost 150 000 unemployed and one-third of adults working (Puukka, et.al.,2012). Consequently, human capital development in this province has given rise to high poverty rates, low- income levels and under development (Puukka et al.,2012).

Figure 1: Map of the Free State



Source: (Google 2002)

As highlighted earlier, the South African government, in its response towards achieving the SDGs, appointed the DTI to be responsible for the establishment of a WEP (Mandipaka, 2014). Thus, SAWEN was established by DTI in 2002, with Khula Enterprise Finance (Ltd) as its fund manager before closing down. This programme was explicitly designed to empower and support women in businesses in all nine provinces of the country (DTI, 2011). In 2010, the programme was closed down due to some uncertainties. In 2011, the programme was relaunched, still under the adoption of the DTI, under Small Business Development with its target market of women who are in either formal or informal business, and wish to upgrade their business (PMG, 2015). The revamped SAWEN was given a development conducive budget to be managed by SEDA (PMG, 2015). In other words, SEDA was liable for the payments of business plan referrals and training only. However, the programme did not last long after its relaunch and was disbanded nationwide in 2016 by the previous minister of the DTI due to its incapacity to attain sufficient membership and its ineffective leadership which failed to market it strongly to the community and public and private sectors. This information has not been displayed anywhere but was confirmed by the Free State DTI office, namely that the programme has been disbanded nationally.

However, officials in the Free State DTI could not present any information in this regard on paper, as they indicated that it was a national decision and that the initiative was closed down nationally. Although this programme has not officially been reinstated to be functional, women within the Free State have grouped themselves and continued to operate on their own, neither in the capacity of SAWEN nor under any identified institution. In other words, their unregistered organisation is operating on its own without any intervention or support of the government. To interact and maintain communication among members, this organisation utilises social media, for example, Facebook, Twitter and WhatsApp group as a platform to exchange information regarding business opportunities.

During its existence, SAWEN's objectives were to assist women entrepreneurs to access business resources, opportunities and information. In other words, SAWEN's core focus was on networking and mentorship. The programme also offered support services such as training, capacity building programmes, network forums, business

advice and information to empower women entrepreneurs (PMG, 2015). Networking seems to have been valued as the best strategy for empowering women in this programme. However, this programme also followed strategies such as referrals, and mentorship as other means of empowering women (PMG, 2015).

2.2 PROCESSES OF WOMEN EMPOWERMENT AND ENTREPRENEURSHIP

2.2.1 The process of women empowerment

First and foremost, it is vital to provide the history of women empowerment to understand why SAWEN focused on empowering women in business. The word 'empowerment' emanates from the word 'power', a concept which Batliwala (1993) defines as having different dominant features such as control over ideology, which are attitudes, beliefs and attitudes. Empowerment means 'derived from the position of enforced incapacity to one of full power' (Khanday et al., 2015). This means it is a practice that promotes people's ability and power to control the social issues prevailing in their lives (Page & Czuba, 1999). In other words, empowerment is a process of improving people's capacity to make choices and to convert those choices into preferred actions and results (Pavanello et al., 2015).

According to Friedman (1992), empowerment is associated with three kinds of power, namely social power (knowledge, skills and information), psychological power (self-reliance, self-confidence and improved self-esteem) and political power (power to influence policies and transformation). This category of power is known as generative power; it allows one to explore new possibilities without being controlled (Rawlands, 1997). For example, in the past women were employed in the informal sector, the majority used to work without pay even in family businesses (Appold, Siengthai & Kasarda, 1998). Fortunately, things have changed and women started to gain power to control their personal and professional lives by establishing their businesses (Van der Merwe, 2008). In other words, women now can have the power to control their lives, both physically and mentally, and they have come to realise their ability to do what men can do (Singh, 2012). Therefore, empowerment in this study is viewed as meaning 'the power to' (Rawlands, 1997) and served as guidance during data collection.

The notion of women empowerment originated from SDG 5, which aims at achieving gender equality and empowering women. The concept of 'women empowerment' came into existence in 1992 at the United Nations Conference on Environment and Development (UNCED) where the participation of women in the economy was recognised (UNECE, 2012). The Rio Declaration Principle 20 further recognised the concept of women empowerment and committed to reinforcing its position (UN, 2012). The declaration advised developing governments to empower women and girls by providing them with equal access to education and full participation in the economic, social and cultural aspect of life (UNESCO, 1995). The declaration further stated that governments should develop women and girls by eradicating the existing norm of stereotypes, prejudices, attitudes against women and upgrading their level of career and access to control property and agricultural implementation (UNESCO, 1995).

According to Kapur (1997), empowering women implies allowing them to explore and discover their capacities, abilities and talents. Furthermore, women empowerment promotes the chances of getting opportunities that are conducive to improving the state of life. Young (1993) described empowerment concurs by stating that empowering women means transforming their potential into sustainable advancement, for example, bringing concrete changes to structures and processes that used to oppress women in a community. The concept of empowerment was further discussed at the Beijing Conference in 1995, where it was launched and mainstreamed (OSAGI, 2001). This conference had 189 delegations and its focus was on strengthening women rights and addressed areas such as elimination of poverty, education and violence. During the conference, developing countries were encouraged to ensure full participation of women in economic and social matters by promoting their economic independence, employment and access to opportunities and resources (OSAGI, 2001). Full participation of women is further reinforced by UN Women's (2013) assertion that 'fully transformative' means involving people in leadership and participation and to improve their capabilities and resources. Khanday et al. (2015) perceive women empowerment as the process that equips women with the power to have independence, self-esteem and the ability to take part in development activities. In entrepreneurship, women empowerment is seen to be about equipping women with knowledge and skills through training (Balasundaram et al., 2010).

2.2.2 The process of entrepreneurship

The majority of governments in developing countries adopted entrepreneurship as a plan to create sustainable jobs (OECD, 2014). As a result, many developing countries have been promoting women participation in entrepreneurship as a means of developing their country's economy and empowering women. (De Mel, McKenzie & Woodruff, (2012) agree that entrepreneurship is an effective method of enhancing women's economic empowerment. Also, entrepreneurship empowers women to have freedom in their lives. Women comprise half of the world population; therefore, it is essential to include them in the participation of economic activities such as entrepreneurship (Global Entrepreneurship Monitor, 2016)

According to the Global Entrepreneurship Monitor (GEM) report (2017), statistics indicate an upsurge in the number of women entering the enterprise field in 2016 across the world: in 74 countries, 163 million women started businesses, with a total increase in entrepreneurial activity of 10%. Entrepreneurs contribute greatly to economies by creating jobs for themselves and enriching other stakeholders, suppliers and investors who are in partnership with them (GEM, 2017). This also indicates that the participation of women in business contributes towards the sustainability of the economy, as their businesses and innovations would also contribute to an increase in employment rates. Furthermore, entrepreneurs help to address the social challenges in their societies by offering innovation that improves quality of life, such as initiating new industries and stimulating mature ones (GEM, 2017). Entrepreneurship allows women entrepreneurs to utilise their hidden personal and psychological abilities to protect personal ambitions (Mantok, 2016). To secure full sustainable empowerment, GEM (2014) proposed the establishment of intervention programmes aimed at encouraging the empowerment of women entrepreneurs.

2.3 ENTREPRENEURSHIP AND WOMEN EMPOWERMENT PROGRAMMES

Worldwide, WEPs are adopted to uplift the status of women and their economic development (Chinomona & Maziriri, 2015). These WEPs are designed to build women's capabilities and self-esteem, give them access to information, resources and skills, and promote group action (Project Concern International [PCI], 2018). This means WEPs are designed to empower women to gain power and control over their lives and achieve their aspirations.

According to PCI (2018), there are currently 35 000 WEPs worldwide. Since the adoption of these WEP's globally, there has been a reduction of 16% in poverty, an increase of 17% in women who can to make family decisions and an increase of 15% in women who are able to feed their children (PCI, 2018). Another benefit of WEPs is that they train women in business in public speaking and negotiation skills (CARE, 2014). In this regard, Chinomona and Maziriri (2015) suggest that entrepreneurship activity can rise massively if training and education among women entrepreneurs are encouraged. Furthermore, WEPs aim to teach women the ability to take decisions, regardless of any hidden constraints (Kabeer, 1999).

Overall in business, WEPs act as agents for, and to ensure, the implementation of empowerment by providing women entrepreneurs full support concerning skills development and funding. For example, In Western Asia, Israel has 24 centres specifically designed to train women entrepreneur's women in business with funding (UNECE, 2012). Also, the Hellenic Organisation of Small and Medium-sized Enterprises and Handicraft SA in Greece empowers women entrepreneurs with skills for the manufacturing, tourism and e-trade sectors (UNECE, 2012).

CARE in Kenya, a global WEP, endeavours to provide women entrepreneurs the capital to start a business, as well as skills training and knowledge to expand their business (CARE, 2016). This programme goes beyond the mere support of women by providing resources to engaging husbands and sons in training and educating them about the difficulty of handling household tasks to allow women time for their business (CARE, 2016). CARE International is aimed at empowering 300 million women by 2020. The recent 2018 statistics indicated that this WEP has economically empowered almost 4.5 million women through training and skills development, decision-making power and awareness of women's economic rights (CARE International Report, 2018). Through the intervention and support of CARE International 470,000 women received access to formal financial services (CARE International Report, 2018). Almost 100,000 women worldwide across Latin, South-East and West Africa and Middle East and Asia received access to enterprise training, skills and capital. CARE's Gender Equality and Women's Empowerment (GEWEP), trained 117,531 female entrepreneurs on income generating business skills (CARE International Report, 2018).

The International Labour Organisation (ILO), a women's entrepreneurship development organisation works with partners to create opportunities for women entrepreneurs through the establishment of organizational capacity of both non-financial and financial service providers (ILO, 2017). The organisation further works at improving the needs of women entrepreneurs and provides tools that strengthen women's capacities to start sustainable businesses (ILO, 2017). SAWEN supports also women's entrepreneurship by providing them with extensive knowledge regarding entrepreneurship (ILO, 2017). International Labour Organisation works with more than 25 countries in different continents among other things Latin American, Asia and the Pacific, Arab states and Central and the Caucasus (ILO, 2017). Since the participation of women in ILO (Women Entrepreneurship Development) in Tanzania, the number of members of women entrepreneurs has increased by 60% in 2016 (ILO, 2017).

South Africa has also adopted WEPs such as B'avumile Skills Development and the SAWEN and TWIB initiatives. The Global Entrepreneurship Report (2014) indicated that women entrepreneurship has contributed drastically in economic growth in South Africa. The DTI (2007) concurs, stating that South Africa has also seen an upsurge in the number of women-owned businesses. The DTI supports several initiatives that are aimed at empowering women, specifically through programmes that develop skills in enterprise, technology and entrepreneurship. For example, the B'avumile programme seeks to train women and develop them in skills regarding packaging, customer service and bookkeeping (DTI, 2007). The TWIB programme empowers women in the technological fraternity, whereas SAWEN developed women in business through networking (DTI, 2007).

Many WEPs empower women by providing them training and financial assistance. According to the Centre for International Private Enterprise (CIPE, 2011), entrepreneurship training is another popular activity offered by WEPs. This means that the implementation of WEPs serves as an effective solution giving women entrepreneurs the necessary skills to expand their business or inspire them to start one (Botha, Nieman & Van Vuuren, 2006). Similarly, Gangata and Matavire (2013) claim that the availability of finance plays a role in entrepreneurship and that government should assist entrepreneurs in acquiring funds at reasonable interest rates. Whereas training enables entrepreneurs to gain the ability to operate a

business, finance allows the business to ensure the execution of that ability. Training and finance in business works in cooperation, meaning it is impossible to expand a business without funding, and it is impossible to operate a business without adequate capital. This means that, in empowering women entrepreneurs, WEPs need to satisfy both aspects to ensure adequate availability of funds and skill development initiatives. WEPs include training, mentoring, networking and financial assistance as part of empowering women entrepreneurs (Botha, 2006). The below section discusses the reasons why WEPs have adopted skills training and financial support and networking as their key aspects for empowering women.

Like other WEPs, SAWEN was challenged by low levels of suitable training and a lack of finance (PMG, 2015). However, SAWEN's acting CEO, Ms Masokoane, stated during an Industrial Development Corporation briefing that initially SAWEN did not plan to provide its members with funding assistance and highlighted that later on the programme took attempt to establish bridging finance with banks but failed (PMG, 2015). In general, Justino (2015) found that a lack of finance, previous experience and business skills and knowledge, as well as managers' lack of communication skills, all contribute towards business failure in South Africa. Hence, it is critical for all WEPs in entrepreneurship to frame their objectives as per factors above.

2.3.1 The impact of training in empowerment

As mentioned above, training and financial assistance in entrepreneurship are beneficial, for they allow entrepreneurs to learn more about business operations and ways of growing their business. GEM (2015) explains that WEPs focus on empowering women entrepreneurs by enhancing their competencies in mentoring and assessing their confidence in embracing opportunities and their capacity to manage. Furthermore, the CIPE (2011) is of the view that human capital contribution, such as education and skills, helps to advance the level of women in entrepreneurship. However, CARE (2016) stresses needs analysis in training and postulates that women should be trained according to their needs, financial literacy and sales expertise. Following, this study reviews more research conducted on women empowerment and their findings about training as a development tool in women empowerment.

Botha et al. (2006) conducted a study in which they evaluated WEPs as a training intervention. They found that training interventions develop female entrepreneurs and

provide the necessary skills to improve their business performances. These training sessions teach women about their rights and how to grow their businesses to an advanced level (CIPE, 2011). In other words, entrepreneurship training equips women entrepreneurs with relevant skills to overcome business challenges and, thus, improve their business performance level (International Labour Organisation [ILO], 2017).

However, findings by Chinomona and Maziriri (2015) revealed that a lack of training and education appears to be the main constraint preventing female-owned businesses from growing and sustaining themselves. Jalbert (2000) also pointed to a lack of education and skills development as the main challenge affecting women's operation in both the informal and formal business sectors. Similarly, the ILO's (2017) findings showed that a lack of training is the main challenge affecting half of women in business. This may be ascribed to the fact that education is a key element in empowering women with the knowledge and skills required for development (Carmon, 2013). Studies also indicated that women entrepreneurs wish to have skills in entrepreneurship and financial education related to the banking industry, such as compiling business plans and cash flow planning (Van der Merwe & Nieman, 2008). To address this challenge, some banks established programmes that assist women entrepreneurs with training and loans (CIPE, 2011).

Moreover, according to a study by Van der Merwe and Nieman (2008), women entrepreneurs proposed that they be offered entrepreneurial training from commercial banks. However, commercial banks do not feel obliged to train or educate women entrepreneurs; hence the establishment of WEPs to train women (Botha et al., 2006). Findings from a study by Botha (2006) revealed that women entrepreneurs need entrepreneurial training in matters such as financial aspects, business planning, cash flow planning, marketing and advertising. This is an indication that education might be a prerequisite for women entering the field of enterprise. Also, for them to be able to understand the training, they need both language literacy and financial literacy. Lastly, Botha (2006) also found that women affiliate with women empowerment programmes to receive entrepreneurial training that offers education on how to start and grow a business, financial planning for business owners, and how to market their business.

2.3.2 The impact of funding in empowerment

Many WEPs in entrepreneurship focus primarily on helping women gain access to financial support. Many research studies indicated that a lack of access to finance hinders women from being fully empowered. WEPs' failure to fund women's businesses may lead to the closing down of programmes or withdrawal of members' affiliation from these programmes. To indicate the significance of financial support in empowering women, entrepreneur studies in this regard are reviewed and findings are discussed below.

A study by Mauchi, Mutengezanwa and Damiyano (2014) identified that a lack of access to funds and credit schemes is a challenge that prevents women from prospering in business and contributing successfully towards economic development. No access to credit and finance is the barrier that limits women from starting or growing existing ventures (Akhawaya & Havenga, 2012). Chinomona and Maziriri's (2015) findings confirm that commercial banks are not keen to offer women entrepreneurs loans, as they doubt their ability to manage. This is in line with findings from Akhalwaya and Havenga (2012), namely that failure to acquire loans from the bank is the greatest obstacle prohibiting women entrepreneurs from prospering in their business. The attitudes of banks in providing limited support to women entrepreneurs can be ascribed to gender bias (Valla, 2001). Phillips, Moos & Nieman (2014) identified that the absence of solid security and credit in the lives of so many women is the reason why they are unable to gain adequate access to financial resources and capital. In a similar vein, a study by Chinomona and Maziriri (2015) on the challenges facing women entrepreneurs in Gauteng Province, South Africa, revealed access to finance as the major challenge women are facing in starting up a business. Greve (2009) recommended that, to overcome funding challenges, financial support should be given in the form of subsidised loans and grants. This statement suggests that banks must grant loans to women entrepreneurs or that government should provide loans and grants to women who want to start up or grow their business. Although WEPs play a role in ensuring the sustainability of women empowerment, measures taken to ensure the results of women empowerment are scarcely reported (UN Women, 2013). As a result, many of these empowerment programmes fail to achieve their long-term commitments (CARE, 2011). Hence, the CIPE (2011) notes the importance of

considering institutional behaviour, such as what directs and drives the institution, before establishing a WEP.

2.3.3 The impact of Networking in women empowerment

Networking in business is defined as an attempt by people who intend to be developed to forge relationships with those who have already advanced in their career (Sighn et al., 2006). Chinomona and Maziriri (2015) stated that networks and business relationships are the best ways to ensure positive women economic empowerment. Networking is beneficial because it allows those who are already in business to share their experiences and those are new to learn from them (UNESCO, 1995). Networking provides women entrepreneurs with the opportunity to ask other women about their experiences, challenges and opportunities and to learn how they have overcome such challenges and exploited these opportunities. In other words, networking is the effective way of providing women with relevant information that goes beyond theory, as it explains the practicality of being in business. Those who attend networking with other women entrepreneurs might produce high margins in business through their knowledge gained. Concerning referrals, SAWEN did not fund its members, instead members were referred to banks or financial institutions granting business loans (PMG, 2015).

However, SAWEN referred individuals only without following up to verify whether a person has received assistance from those institutions (PMG, 2015). Thus, SAWEN only gave information regarding loan application procedures and did not make any direct contact with the relevant institutions. As a result, the DTI report (2011) recommended that SEDA consider designing its own women enterprise programme that will assist women in enterprise with funding. In other words, because SAWEN did not make interventions concerning its clients' applications, it might be hard to monitor the progress of networking (PMG, 2015). The DTI (2011) recommended that, to ensure proper support, SAWEN needed to establish a sustainable strategy of having its financial independence and an effective measuring strategy to monitor its impact on women entrepreneurs. SAWEN did, attempt to achieve financial independence and provide funding, however, such arrangements proved unsuccessful (PMG, 2015). It is clear that a lack of financial resources, education and training is the main challenge delaying women's quest towards full empowerment (Phillips et al., 2014). In

conclusion, while enterprise is one of the most effective ways to accelerate women's economic development, there remains a gap between outsourcing and making capital available to support and empower women in enterprise. The following literature review focuses on SAWEN in the Free State, its strategies of empowering women and the challenges it encountered while in existence.

2.4 CONCLUSION

This chapter investigated the concept of empowerment, entrepreneurship and women entrepreneurship empowerment programmes, their impact on women entrepreneurs, challenges faced by women entrepreneurs, the history of SAWEN in the Free State and its operation about women empowerment. The literature review indicated that WEPs utilise training and networking as part of their daily activities to develop women entrepreneurs. However, a serious challenge emerged, namely a lack of access to funding, which still needs further attention to achieve the sustainable goal of women empowerment. Chapter 3 focuses on explaining the CA adopted in this study.

CHAPTER 3: THEORETICAL FRAMEWORK

3.1 INTRODUCTION

The previous chapter introduced the notion of 'empowerment' and provided a literature review on the concept of 'women empowerment' and SAWEN in the Free State. The purpose of this chapter is to introduce and discuss the theoretical approach framing this study.

3.2 DEVELOPMENT APPROACHES

The process of sustainable development is aimed at enhancing the economic status of countries. As a result, many strategies and approaches towards development have been adopted as a means of redressing past disparities and improving economic status. Some of these approaches are human rights, participation and human capital approaches and have been adopted by many developing countries to alleviate poverty and improving people's welfare through the provision of resources. Because these approaches value welfare more than individual capability, which is the key element of empowerment, the researcher is only explaining the reasons why these approaches were not adopted for this study.

Firstly, the human rights approach concentrates only on diversified inclusiveness and protection of human rights (UNESCO, 2012). Secondly, the participation approach also concentrates on engaging the disadvantaged in decision making and projects as a means of development. However, it has been criticised for looking at the headcount during the assessment and failing to address critical issues such as gender subordination (Matous, 2013), which is one of the aspects that is addressed by the CA. Thirdly, while the human capital approach promotes mechanisms that increase people's knowledge, skills, experience, talent and inventiveness as a means of increasing economic growth (Kucharcikova, 2011).

Based on the above understanding, the researcher adopted the human development informed capability approach (CA) for this study. The CA focuses on advancing individual capacity as a means of development and does not see welfare, the satisfaction of basic needs and resources as the only means of development.

3.3 THE CAPABILITY APPROACH

The CA was pioneered by economist, Amartya Sen (1992; 1999; 2009), and taken further by philosopher, Martha Nussbaum (2000). Robeyns (2003) views the CA as an approach dealing with issues such as policy design, political philosophy, development thinking and welfare economics (Robeyns, 2003). In other words, this approach can be useful in the evaluation of individual wellbeing, poverty and inequality (Robeyns, 2003). Most importantly, the CA foregrounds three core notions: (1) functionings, i.e., what people aspire to do and be; (2) capabilities, i.e., different functionings that people are able to achieve; and (3) agency, i.e., the freedom that people have to fulfil their capabilities (Gries & Naudé, 2011). Unlike other theoretical approaches, the CA is not concerned with people's desire, income and consumption, but instead with assessing a person's ability to achieve the desired functionings that make life worth living (Robeyns, 2003). This suggests that Sen contested a utility and welfare approach which focuses on pleasure, happiness and desire fulfilment (Clark, 2005), but focused on people's capabilities and opportunities rather than resources (Sen, 1992; Robeyns, 2015).

In comparison with other approaches, it is evident that the CA is more focused on human capabilities and opportunities rather than on the availability of resources. Moreover, this normative framework takes into consideration that human beings differ and may also have dissimilar utility functions (Sen, 1982). Thus, the CA values people's different character traits and acknowledges that they may also have different perceptions about desires, aspirations, goals and achievements. Hence, Sen (1985) posited that a person's quality of life should be judged based on what that person can achieve (Sen, 1985). In other words, people's ability to achieve certain functionings should not be generalised when judgement is made; instead, people's ability should be judged and treated individually. Sen (1985) also emphasised that people's capacity to translate commodities and income into treasured achievements may vary drastically. For example, an incapacitated person may need extra resources (ramps, wheelchairs) to move around and achieve the same things as a capacitated person (Sen, 1985). In the case of entrepreneurship, this means that inexperienced women entrepreneurs might require certain skills and knowledge to achieve success. Similarly, Hill (2003) postulated that the CA values the uniqueness of each individual and their dissimilarities about abilities, services and needs, which result in different

outputs when compared with the set of functionings achievable by each. In advancing the CA, Nussbaum (2003) developed a list of ten capabilities that she deemed to be essential in informing constitutions. However, Sen rejected a fixed list of capabilities and declared that the weighting and selection of a person's capabilities are subject to one's value judgment (Clark, 2005). Sen highlighted that the freedom to achieve wellbeing is of importance and dependent on what a person is capable to do or become (Robeyns, 2015). This means that women entrepreneurs' freedom to achieve capabilities and functionings were also regarded as valuable in this study.

3.4 CAPABILITY AND WOMEN

Kymlicka (2000) claimed that the CA can fully develop women and ensure their development if policies are regularly evaluated in terms of how they contribute towards women's capabilities. According to Singh (2013), women's capacity to engage in decision making and capacity to make effective choices is associated with their capabilities to convert those choices into desired outcomes. In other words, providing women with the freedom to decide, participate will allow them to improve their status in society, family and community (Gupta, 2013).

3.5 CAPABILITY AND EMPOWERMENT

According to Keleher (2014), both Sen and Nussbaum valued empowerment as a significant part of human development. Sen (1993) posited that the most important element of the CA, when it comes to women empowerment and the development of women, is the focus on how women use their capabilities for survival, including economic survival. Sen (1992) explained that the purpose of development is to advance human lives by intensifying a variety of things that a person can do and be. Therefore, the CA claims that, through their capabilities, women should be able to effectively create sustainable lives for themselves. Furthermore, the CA should be able to open doors for women to actively participate in the economy at large to ensure that women are fully empowered (Sen 1993).

3.6 CAPABILITY APPROACH CONCEPTS

This section explains in detail the CA concepts which form the basis of this study and below are discussed in details:

3.6.1 Wellbeing

Wellbeing is described as people's freedom to enjoy valuable activities (Alkire, 2015). This implies that the best way of evaluating wellbeing is to concentrate on the real opportunities that a person has to lead a quality life (Sen, 1999). Furthermore, the CA suggests that people's wellbeing should be measured according to their level of treasured functionings and capabilities (Hill, 2003), rather than the provision of utilities or resources only (Alkire, 2015). In this regard, Robeyns (2015) introduced two important conditions of wellbeing, namely freedom to achieve wellbeing and achieved wellbeing. Wellbeing in the CA is determined by evaluating an individual's choices and freedom, instead of their consumption and income (Frediani, 2010). Therefore, for this study, individual wellbeing and individual freedom were assessed.

3.6.2 Capabilities

Deneulin and Shahani (2009) regard capabilities as numerous combinations of functionings (beings and doings) that an individual may achieve. According to Sen (2009), capabilities are actual opportunities and the freedom that people have to choose among different available lifestyles. A capability redirects a person's capacity to achieve a given functioning (Saith, 2001). For example, an individual may have the capacity to avoid hunger, but may decide or choose to fast or go on a hunger strike (Clark, 2005).

There are other basic capabilities that a person requires to lead a quality life, for example, freedom to perform some basic things essential for survival to sidestep poverty and other deficits in life, e.g., education, skills and shelter (SEP, 2016). For this study, entrepreneurship basic needs were taken as information, training and funding; therefore, basic capabilities are the freedom to attend educational or skills development programme, freedom to interact with other business people, and freedom to access finances. According to Rahman (1981), entrepreneurial capability refers to the ability to make swift decisions, realise opportunities, use resources for business success, be innovative and make a profit.

3.6.3 Resources

Because the majority of functionings need resources CA is close to metric resource-based (Robeyns, 2011). For example, business requires resources such as capital to

grow. Also, it was identified in chapter 2 that women entrepreneurs are restricted from contributing to economic growth by lower levels of human capital such as limited or no access to finance and healthcare, and a lack of education (Van Stel, Storey & Thurik, 2007).

3.6.4 Functionings

The concept of 'functionings' refers to when a person's capabilities are being realised; it is the doings and beings that an individual can embark on (Robeyns, 2014). In other words, a functioning is when an individual has the freedom to put effort into doing things that will make her become what she aspires to be. 'Beings' include being educated, being well nourished and being part of a social network (Alkire, 2015), while 'doings' include taking part in social events, working, and voting in the elections (Robeyns, 2005). In the context of this study, beings refer to being developed and being empowered, and doings to taking part in network workshops and attending skills development training. Sen (1999) saw valued functionings which are achievable as practical freedoms and highlighted the essential value of the freedom to choose among different sets of functionings. In this study, the achievable functionings are freedom to access opportunity and freedom to attain information and skills. However, other factors may impact, both positively and negatively, towards people's capabilities and functionings. These factors are conversion factors and adaptive preferences, which are highlighted below.

3.6.5 Conversion factors

Conversion factors refer to the extent to which an individual can convert resources into functionings (Nambiar, 2013). These factors are any additional physical needs required for individual to function, for example, to be physically handicapped is one of the conversion factors (Dagsvik, 2012). This is demonstrated by Sen's (1992) example of two individuals who have a bicycle as a commodity. The one can ride, turn and move the bicycle around (has a high conversion rate) and the other one has a disability or does not know how to ride a bicycle (has a low conversion rate) (Sen, 1992). The bicycle is not equally resourceful to both individuals. This example illustrates the functionings an individual can get from a commodity. Many conversion factors can influence women entrepreneurs' choices to act on valued opportunities. These factors are personal conversion factors (skills, intelligence, gender), social conversion factors

(social norms, gender, discrimination) and environment conversion factors (physical location, climate conditions, transportation and communication) (Robeyns, 2005). In this study, the above-mentioned conversion factors were investigated to determine their impact on women entrepreneurs in the process of empowerment.

3.6.6 Adaptive preferences

Khader (2011) defines adaptive preferences as discrepancies in one's capacity to lead a thriving human life that is causally related to deficiency. This definition implies that culture and disparity in social and economic systems compel women to be adaptive to situations that are corrupt to them (Terlazzo, 2015). For example, women's adaptive preferences are referred to as their passive attitudes towards their poverty or suffering, acceptance of violence by their spouse and their lower contribution towards household resources (Khader, 2011). For this study, adaptive preferences are seen as those circumstances that women are forced to accept and which serve as hindrances to their exercising their full ability to reach their goals.

3.6.7 Agency

According to Deneulin and Shahani (2012), development depends on people's freedom to make their own decisions and progress towards their objectives. Therefore, the agency is referred to as one's freedom and ability to act towards achieving one's valued goals (Kabeer, 2005). Also, the agency can be referred to as the action taken by individuals and collectives to pursue their goals and bring about evolution (Den Braber, 2013). In other words, as Sen (2002) posited, agency freedom is when an individual has extra opportunities to achieve those things that are important to her. In Sen's view, agency success is an agency that transpires when agency objectives are attained (Kelleher, 2014). In light of the above, it is critical to include the concept of agency in this literature as it provides direction on how to evaluate the outcomes of empowerment. Based on the above statement, empowerment is, therefore, referred to as the expansion of agency (Ibrahim & Alkire, 2007), and validated through the practice of women empowerment, which trains an individual to make valuable life choices (Bayeh, 2016). Agency in this study is associated with entrepreneurial ability, self-efficiency, confidence and control to achieve desired goals (Thomas & Wim, 2010). Lastly, without the inclusion of agency, it would have been impossible in this study to determine any actions necessary for a 'moral and purposeful life' (Liao, 2010).

3.6.8 The means–end distinction

The CA recognises the importance of concentrating on and pursuing the ends rather than the means (SEP, 2016). According to Sen (1992), ends are more valuable than the means, because people's ability to transform opportunities and the outcomes vary drastically. In other words, the CA postulates that results matter when evaluating a change according to people's functionings and capabilities (SEP, 2016). In the context of women empowerment, the CA seeks to determine, firstly, whether women have access to information, training, finances and other resources that would support them and, secondly, what the outcomes are of gaining such access. For example, gaining access to training and finance is not perceived as the ultimate end, instead of being empowered and having one's own sustainable business is the end (outcome). In other words, a woman may be put in a position of receiving entrepreneur skills and training, but she still needs to open a business and become an entrepreneur.

3.7 WHY THE APPLICATION OF CA TO THIS STUDY?

Sen (1999) valued the significance of organisations in development, hence the application of the CA in this study. According to Sen (1999), social organisations play a major role in the process of development, and he acknowledged their contribution to the process of development. In addition, Deneulin and Shahani (2009) stressed that CA is the best approach for addressing developmental issues. In other words, the CA provides a clear understanding and stronger foundation of economic development, as well as direction, to those who want to achieve development (Sen, 1999).

On the other hand, Gomez (2014), posits that empowerment values groups and individual capabilities, which is also one of the core principles of the CA. Therefore, the interaction between the CA and empowerment is based on their similar key concepts, namely collectives, individual capabilities, functionings, freedom, opportunities and agency which are drivers for quality wellbeing and development. The CA's unique feature is that it recognises the interaction between the institution and individual wellbeing and makes allowance for both the assessment of people's wellbeing and changes in their wellbeing (Robeyns, 2015). Therefore, the CA allows the assessment of SAWEN and its members in this study. In essence, the CA provides a guideline of what should be considered when a researcher judges how well an individual's life is going or has gone (SEP, 2011). Further, it proposes that, during the

evaluation of wellbeing, it is critical to involve the concerned individuals (Robeyns, 2005), which makes this approach all the more suitable for this study aimed at engaging former SAWEN members as part of data collection. The CA also resonates with the study objectives, which are to discover what kind of capabilities and functionings were obtained through this programme and what opportunities were available to empower women entrepreneurs.

In this regard, the CA gave the researcher a direction to evaluate people past their experimental achievements by spotting the full range of opportunities available (Alkire, 2015). Mostly, the CA concentrates on freedom and agency, which makes it an appropriate framework for analysing aspirations in this study (Walker & Mkwanzani, 2015), because it provided direction for linking individuals' capabilities and functionings in empowerment into one evaluation of freedom (SEP, 2016). Malhotra et al. (2009) posited that women empowerment also concerns women's ability to create life choices in areas from which they were previously restricted. In other words, CA helps to determine whether people have freedom as compared to their past living conditions (Deneulin & Shahani, 2012). Hence, Robeyns (2015) claimed that the CA provides a guideline for analysing and comparing whether certain acts of inequalities between people are just or not (Robeyns, 2015).

For this reason, Robeyns, (2015) postulates that the CA allows a researcher to ask questions such as what can a person do and what kind of life can she lead to eradicating inequalities of the past. Most importantly, the CA is beneficial for this study because it focuses not only on evaluating human wellbeing, but also on advancing it (Hill, 2003). In this instance, it created a platform for recommending advanced ways of promoting empowerment. This means it allowed the researcher to evaluate existing methods of empowerment and propose advanced strategies for ensuring effective empowerment.

Lastly, Robeyns (2003) claimed that the CA can be applied across geographical spheres; hence, it was possible for this study to apply the CA within the parameters of the Free State Province.

3.8 CONCLUSION

This chapter investigated the relationship between the CA and empowerment and why this approach was applied to a theory of choice in this study. It was identified that the CA and empowerment have a mutual aim of recognising individuals' freedom and functionings towards achieving quality wellbeing. CA core concepts such as capabilities, functionings, conversion factors and adaptive preferences and agency provided direction in this study to evaluate the effectiveness of SAWEN in its objective of enhancing women's ability by empowering them as entrepreneurs. The following chapter discusses the method of research applied to this study, including the research design, data collection, sampling technique.

CHAPTER 4: RESEARCH METHODOLOGY AND FINDINGS

4.1 INTRODUCTION

This chapter explains in detail the methods and design applied in this study and how data were collected, analysed and processed. It provides a clear understanding on how this research was approached, the data collection procedure to the study. Most importantly, it explains who the participants of this study were and how the researcher ensured that ethical measures were applied.

4.2 METHODOLOGY AND DESIGN

There are two approaches to research, namely a qualitative and quantitative approach. The difference between these two approaches is that the quantitative approach uses experimental, simulation and inferential approaches, while the qualitative approach focuses on the subjective evaluation of opinions, attitudes and behaviour (Kothari, 1990). The researcher adopted a qualitative approach to this study based on the fact that this approach is suitable for the collection, analysis and interpretation of data associated with the social world and people's behaviour (Anderson, 2010). This means that this approach builds on inductive reasoning (William, 2007) and explains the definitions, concepts, meaning and description of things (Berg, 2007). In other words, this approach focuses primarily on evaluating people's emotions, behaviour, feelings and lived experiences (Walker & Mkwanzani, 2015). Lastly, qualitative research allows the researcher to collect data by conducting in-depth interviews, which was the method of collecting data in this study.

4.2.1 In-depth interviews

In-depth interviews were adopted as effective method of data collection in this study, as this method allows the interviewer to probe deeper and utilise effective interview techniques to avoid yes/no and leading questions (Boyce & Neale, 2006). This type of interview provides the opportunity to explore new issues in depth, such as more detailed data about an individual's thinking and behaviour. Chron (2017) concurs that the qualitative interview is a fruitful method of data collection, because it allows the interviewer to collect complex and in-depth information. Thus, in this study, the interviewer was able to hold personal, in-depth conversations with the participants where they felt comfortable to share their personalised experiences, which might not

have been the case in a group setting. Lastly, Merriam (1998) mentioned that effective interviews include taking notes and using tape recording, which was the case in this study.

4.3 SAMPLING

Sampling is the process of selecting a sample for a study from a population to obtain information regarding the phenomenon in question (Brink, 1996). In South Africa, a sampling framework of five to 25 participants is recommended for qualitative research (Babbie & Mouton, 2001). In a small sample, the researcher can determine when data have reached theoretical saturation, which is when the same information is being repeated by participants without any new information being generated (Schurink, 1998). This study adopted purposive sampling since it allows the researcher to rely on her judgement when selecting population members (Saunders et al., 2012). The other reason why this method of sampling was deemed relevant is because it allows for the classification and inclusion of individuals who are knowledgeable or experienced about the phenomenon in question (Creswell & Plano Clark, 2011).

SAWEN members in the Free State were selected as units of analysis for this research. The researcher visited the office of the Department of Trade and industry to request the database of former SAWEN members. However, only the contact of one executive member was provided. The SAWEN member then provided the researcher with a list of other members. The researcher contacted all 13 women but only seven agreed to be part of the study. The women are all from Free State Province but living in different towns. These members were women entrepreneurs who had joined SAWEN and were receiving information and services related to starting and growing a business. Seven women were interviewed: Two participants were part of the executive committee, two were new members who had recently started their business and the remaining three were had been in entrepreneurship for a couple of years and received services from SAWEN. The reason for choosing only seven women entrepreneurs was based on the fact that the focus of the study was to explore and describe incidents, rather than focusing on statistical data. Thus, the researcher attempted to understand and discover the participants' life experiences about services rendered by SAWEN towards women empowerment.

4.4 ETHICAL CONSIDERATIONS

According to First Nations Centre (2007), ethical considerations serve as valid assurance that participants' values and rights are being protected. In other words, it is unethical to conduct research that violates human rights or causes any harm. It is the researcher's responsibility to assess study ethical conduct (Bless et al., 2011:141). Therefore, participants' ideas, values, rights and culture were protected throughout the study.

4.4.1 Informed consent

Before undertaking the study, participants were informed through verbal and written communication of the objective of the study and their right to participate or withdraw as volunteers. Also, and before interviews, the research procedures were explained to participants to ensure their understanding of the study.

4.4.2 Privacy and confidentiality

All participants were presented with a consent letter to sign before the research was conducted. Moreover, participants were rest assured that, under no circumstances, their names or information would be exposed to anyone who was not part of this research. This means that confidentiality throughout the research process was maintained and that each participant was interviewed privately. This concurs with Sieber (1992) that during data collection confidentiality should be addressed and maintained via the completion of a consent form. As the programme is no longer operational there was no existing authority to grant a letter of permission to conduct this study. The researcher conducted the Department of Trade and Industry offices to request permission to conduct the study however it was indicated that due to SAWEN closing down the department is no longer liable for any matter related to the programme.

4.5 DATA PROCESSING AND ANALYSIS

This section presents the methods used for data processing and how it was analysed. It further provides clear details on the procedures followed to interpret the collected data.

4.5.1 Data processing

Post the interviews, participants were allocated pseudonyms, after which all information captured from interviews was transcribed verbatim from the recording. The

next step was to make notes, summarise, code the data (categorise into themes) and type as a Microsoft Word document. This means that the adopted style of data processing in this study is related to thematic analysis, as it identifies, analyses, describes and reports themes that were uncovered in the data (Braun & Clarke, 2006).

4.5.2 Data analysis

All participants in this study were Setswana or Sotho mother-tongue speakers, but their preferred language was English. Therefore, all interviews were conducted and recorded in English. As mentioned above, the study applied thematic analysis using key aspects of the CA, namely capabilities, conversion factors and agency, to analyse the data collected from the participants. The researcher scrutinised the participants' responses to the interview questions, interpreted and analysed the participants' perception on a specific subject matter, and identified differences and similarities and any unforeseen insight (theme coding). Following this stage, the findings were interpreted and aligned with the research objectives, aim and relevant literature (Pope et al., 2000), from which recommendations will be made. The interview questions were organised in themes. These themes were arranged in a way that answered the research objectives and addressed the CA concepts mentioned above.

4.6 CONCLUSION

Chapter 4 set out the methods and design applied to this study and how they were aligned to the data collection. This chapter further explained how the data were collected, analysed and processed. The following chapter will discuss the findings and recommendations of this study.

CHAPTER 5: EMPIRICAL FINDINGS

5.1 INTRODUCTION

The main focus of this chapter is to interpret the data collected during the interviews, provide insight, and make a scholarly contribution to this field of research. The chapter provides the participants' responses to the research questions which served as the objectives of this study. The chapter also sets out the demographic profiles of the participants, followed by the findings, a summary of the findings, and finally, the benefits of using the CA. This chapter is the final chapter of this research study. Thus, it provides a summary of the findings and a general conclusion to the research that was conducted. This chapter also concludes the research by discussing the summary of findings, the limitations to the study, areas for future research and recommendations on the way forward to transform the current situation. Lastly, the chapter presents a general conclusion to the entire study.

5.2 DEMOGRAPHIC PROFILES OF PARTICIPANTS

The participants comprised seven former SAWEN members and beneficiaries from Free State. As alluded all members on the database were contacted however only members from Bloemfontein, Welkom and Trompsburg agreed to participate in this study. Participants were all micro business owners, mothers and grandmothers, and are referred to as 'women entrepreneurs'. All participants had existing businesses which were still operational during the collection of data in this study. The researcher also discovered that some participants were not just business owners, but also tender holders in the Free State and involved in community development projects. Before the interviews, the participants were allocated pseudonyms to protect their identity and their businesses. These will be used throughout the study. The next section provides the participants' biographical data.

5.2.1 Participants' biographical data

This section below indicates the demographics of the participants in this study. SAWEN was dominated by older women with ages ranging between 45 and 60 years. These participating women possess diploma and post degree qualification and all held government jobs before their involvement in SAWEN. These women are involved in different categories of business such as clothing, farming, hospitality laundry and

catering, events management, property and transport. This may be seen as an indication young women knew little about the programme or were not interested in joining this programme.

5.2.2 Business categories

The businesses the participants were involved were formal. All women's businesses had existing bank accounts, tax clearances, business plans and formally registered with SARS. As such, this gives indicates that SAWEN's members were involved in formal businesses.

5.3 RESEARCH FINDINGS

This section answers the research questions and provides findings from the data collected during the interviews. The section is structured according to the research questions, which in turn are structured according to the themes, which range from theme 1 to 5. These themes are empowerment, capabilities and experiences of SAWEN Members.

5.3.1 Theme 1: Empowerment

Theme 1 aims to answer: what are the women's perspective on empowerment? All participants were asked to define 'empowerment' in their own words to identify their understanding of the concept. Their responses indicated that they view empowerment as a process of developing a person's skills and knowledge to a level at which one will be able to perform things one could not do before. Most of the women responded about enterprise and described empowerment as a process whereby can grow one's business to another advanced level, by oneself.

Empowerment is about lifting those ladies selling on a street, providing them with skills and knowledge on how to grow their business and become self-employed (Interview 1, 2018).

Empowerment is about having knowledge of doing things, and having skills and ability to perform various things that one was unable to do. Empowerment is about upgrading one level of knowledge and skills to another level (Interview 2, 2018).

Empowerment is when you are equipped with information and able to use that information to improve your life (Interview 3, 2018).

Also, two women saw achievement as being empowered, as they noted that being empowered is to achieve things that you were not able to achieve previously. When asked to provide examples of things they were not able to achieve before, they indicated having a business as something they had aspired to have previously.

Empowerment is when you are in a stage whereby you know how to do things that you have never done before and achieved things you wanted to have (Interview 4, 2018).

Empowerment is when a person is able to have information and able to put that information in practice and also its about pushing toward having things you did not have before on your own without assistance on anyone (Interview 5, 2018).

The women were also asked whether they regarded themselves as empowered since they had joined the programme, and how they were empowered. They indicated that they were able to do business transactions on their own and handle their business affairs without any assistance. Their facial expressions indicated how proud they were of their achievement concerning to handling their business matters on their own. The argument could, therefore, be made that SAWEN was able to equip its members to the level where they felt empowered.

Yes, I regard myself as empowered because I am able to do so many things in my businesses that you did not know previously, my husband used to help me with lot of things but since I met gurus in business I am able to do many things on my own (Interview 6,2018).

Participants were also expected to indicate how extensively they were empowered about handling their household issues, family affairs and business operation simultaneously. This also implies that women in business are to be regarded empowered they require ability and skills to balance their social and economic life.

Women entrepreneurs should be able to manage a business, deal effectively with its operation, make a sound decision and handle the pressure of home and life concurrently. The findings also indicate that SAWEN empowered women through skills development, information and entrepreneurial knowledge.

- **Summary of Findings**

The research question was *what are the women's perspectives of empowerment?* The question was probed to get a sense of the development areas in which the women were active in, for example in the social, political and economic spheres. However, the women had little to say in relation to the question, possibly implying that SAWEN former members are not fully empowered based on Khanday et al.,'s (2015) definition of women empowerment as a process that provides women with the majority stake of control and power over financial resources, decision making, knowledge and information. Women responses were limited to empowerment in terms of skills development in contrary it is the indication that these women are heading towards being fully empowerment. It endorses Balasundaram et al., (2010), definition that in entrepreneurship, women empowerment is about equipping women with knowledge and skills through training.

Friedman (1992), defines empowerment in three forms of power, namely social power (knowledge, skills and information), psychological power (self-reliance, self-confidence and improved self-esteem) and political power (power to influence policies and transformation). However, the study findings indicate that women entrepreneur's knowledge and understanding about empowerment is limited. Women responses did not indicate their positions in handling violence, abuse, or an unfair labour practice. Further, none of the members mentioned anything regarding entrepreneurial policies and how they are affecting them. This can also be an indication that women are less informed about political aspects that may affect their business and their growth as participants in the economic sector. Findings are that women entrepreneurs are not yet fully empowered some areas still require full engagement from government and WEP's to put women entrepreneurs in a total political and economic participation such as being active or influential in policy making decisions

5.3.2 Theme 2: Capabilities

The purpose of this section is to answer the research question: What were the capabilities and functionings obtained through this programme? One of SAWEN's objectives was to assist women in realising their capabilities and make their business operational, and the second was to provide women in business access to business opportunities and to facilitate access to capital. For the study, it was imperative to determine capabilities and functionings obtained through this programme. According to Deneulin and Shahani (2012), capabilities are numerous combination of functionings, and 'functionings' are defined as 'when a person's capabilities are being realised'.

To answer the research question, this theme is subdivided into three sections, each one a factor in the realisation of capabilities, namely skills development, opportunities, mentorship and referrals.

5.3.2.1 Skills development

This section focuses on how skills development in entrepreneurship affects women in business. Without the necessary enterprise skills, women in business will not be able to perform various functionings. Since it is vital to acquire skills in business, the women were firstly asked whether they had acquired any business-related skills before they joined SAWEN. Their responses indicate that the majority of them had acquired educational qualifications, however, these qualifications were not related to business.

I hold a degree in Accounting but I cannot specifically say it is related to business (Interview 3, 2018).

I was a nurse by profession so I did not have any qualification in business when I firstly joined SAWEN but SAWEN provided us with opportunity to attend business trainings, we did marketing, computer, and financial courses (Interview 1, 2018).

I did financial short courses at FET college till N6, there are some of the things they taught us such as income statement and how to reconcile budget, so I will say I had little bit of knowledge and business skill when I joined the organisation.

But there are some trainings I also attended organised by SAWEN (Interview 7, 2018).

Table 1 below shows the women's skills prior to their affiliation with this programme and the skills acquired within this programme.

Table 1: Comparison of skills

Participants	Skills prior to SAWEN	Skills acquired from SAWEN
Sebongile	Health sciences	Import and export, social media training, marketing, management, financial management
Dennise	Teaching and farming	Marketing management, export and import, financial management, computer
Omega	Finance and business	Marketing and management skills
Promise	Accounting and computer	Computer skills training
Grace	Teaching and business	Social media marketing, management skills
Katleho	Organising and computer	Marketing, management, and computer skills
Thuso	Communication, marketing and computer	No training attended

Table 3 indicates that the women had acquired certain skills before their affiliation with SAWEN. However, some skills such as marketing, communication and financial management relate more to entrepreneurship than others and have an impact in the business field. Table 3 also points out the effort taken by SAWEN in arranging entrepreneurial courses for its members. These courses were not directly aligned to the specifications of the participants' businesses, however, they had a positive impact on their development, empowerment and businesses.

Findings indicate that SAWEN did not arrange any individual courses that primarily relate to women's specific businesses. For instance, appropriate skills to offer a woman entrepreneur in the hospitality industry would be customer care, hospitality, occupational health and safety, which Grace had not been offered. According to Ms Masokoane, former SAWEN acting CEO, development programmes need to do needs analysis about which skills must be presented to women (PMG, 2015). This finding demonstrates that SAWEN did not have a needs analysis plan about organising skill development programme. On the other hand, CARE (2016) stressed the importance of conducting a needs analysis before training to ensure that women are trained according to their specific needs, for example, financial literacy and sales expertise. Although the training provided by SAWEN might not have been directly related to the types of business the women were running, the training was viewed as significant, for they were now able to manage, market and advertise their businesses. The women found these training to be helpful and still applauded SAWEN for its training on offer. The study found that women's ability to gain a lot of information in a week indicates their zeal to learn and to accelerate to the level they aspire towards.

One woman expressed her contentment with the training she had received, indicating that they had learned how to do packaging, a skill which she was utilising now to package her products. The women's responses further indicated that bookkeeping, computer and advertising skills are essential for people in business, as these skills impacted positively in women's businesses. In addition, the participants mentioned that SAWEN had granted them the opportunity to learn about business-related matters, such as how to advertise their business, how to make savings from business profit, how to reconcile financial statements, and how to manage and market their business. They pointed out that, through information and knowledge gained from these courses, they were able to handle risks and challenges and identify opportunities occurring in their businesses. One participant noted that these training gave them direction to grow their business to the same level as that of their male counterparts, meaning these training equipped them with the basics, as well as intermediate skills for business. None of the women who had attended the training felt that they had not benefitted from them. They all acknowledged the positive impact on their businesses. Findings coincide with those from Botha et al. (2012), namely that WEPs should be utilised as an intervention to develop women through training. Below statements give

evidence of the women's gratitude when asked whether SAWEN's training had been beneficial to their businesses:

Although I was a teacher before joining this programme, I did not have enough skills to run my business but SAWEN provided us with computer trainings, management and marketing trainings, they even taught us how to use social media to advertise our businesses which upgraded our businesses to where we are now (Interview 5, 2018).

There are so many things that we did not know when we firstly joined SAWEN such as how to do our bookkeeping, to attract customers and to sell our products but now we know, we are able to do lot of thing through the information gained (Interview 1,2018).

I studied computer before joining this programme, these trainings were beneficial, because where I studied previously we were only concentrating on microsoftware and they did not teach us more about technological ways of marketing business, but the course we attended they taught us a lot on how to advertise our businesses via website and social media (Interview 2,2018).

Data highlights that women were granted opportunities to exercise their capabilities and become functional. All women confirmed how vital it is to acquire entrepreneurial skills and how their businesses benefited from information received from skills development courses. Financial literacy and computer skills pose as most beneficial courses to promote women functionality in the business. Overall technological marketing skill is also positioned as the best to keep women in business active and functional. The findings indicate that without certain skills such as a computer, reading, writing and marketing skills, and financial literacy, it will be impossible to increase business profit margins. The findings conclude that concerning functionings, women were able to run their businesses as a result of capabilities acquired through this programme.

5.3.2.2 Opportunities

The women were asked whether there had been any opportunities within SAWEN to develop members. They responded that SAWEN had offered various opportunities about skills development, which impacted their businesses positively.

SAWEN exposed us to lot of opportunities, we were given opportunities to network during workshops, mingle with other women who knows the what and where's of business and we have managed to make connections (Interview 7, 2018).

SAWEN created so many opportunities for us, we networked with other ladies who are already in business and entered into partnership with others which we are still benefiting even today, the courses that we attended gave us sufficient information and knowledge which we are still using even today. Each and every one of us was given a mentor who will teach you how to do business, what to do and not (Interview 4, 2018).

SAWEN is about networking, they gave us exposure of so many things nationally and internationally, we had mentorships who guided us through our business journey, we networked with other ladies, like during workshops there will be a time allocated only for networking that is where we learned more about business. Some of our members networked with overseas people (Interview 5, 2018).

- Networking

Firstly, the women were asked whether they had ever benefitted from the opportunity of networking and if yes, what were the benefits. Their responses indicated that, through information received from networking platforms, they were now able to do their business trading, enter into an agreement with macro businesses, and market their products to other entrepreneurs. The participant in the farming industry emphasised that networking is beneficial for women in the agricultural sector. She also noted that, through the networking workshops, she had engaged with other women in farming, shared information on how to advance their businesses and on opportunities available for them in farming. Lastly, she indicated that her business had grown after joining SAWEN.

Without this networking platform women were not going to learn methods of growing their business (Interview 2, 2018).

I was not able to attend any training but one thing I can tell is that their networking strategy works, I have learned lot of things from those ladies we met during conferences (Interview 6, 2018).

SAWEN is basically about networking, we networked with other ladies who are already up there, who knows the ups and downs in the business. SAWEN used to organise conferences just for us to network with those ladies and we used to exchange the numbers, get information of places where we can go if we need products for our businesses. SAWEN helped us a lot through networking (Interview 2, 2018).

I had a chicken farm before joining SAWEN, however I did not know how to sell my chickens and eggs. I used to wait for hawkers to come buy chickens and eggs from my farm, but today through SAWEN networking, trainings on trading and marketing, I am distributing eggs and chicken to big supermarkets around Free State and Eastern Cape on a daily basis. SAWEN was very helpful (Interview 4, 2018).

From the above, it is clear that, without the opportunity to network, the participant was unable to perform her functionings. Denise's ability to sell was restricted and she could not exercise her ability to market her products. She also did not have adequate information on useful strategies to advertise her business. This might have been the case with the other women, because others noted that, through networking, they engaged with people who equipped them with knowledge on how to increase business profit and minimise financial risk. If SAWEN had not created the opportunity for networking, the women might have struggled to make their businesses operational, profitable, sustainable and prosperous. In other words, building relationships with other businesswomen made it easier for them to cope with every stage of business.

- Exposure

The women were asked how they were exposed to opportunities. They indicated that SAWEN granted some women the opportunity to explore international views on making business. For example, some women were granted the opportunity to travel overseas and meet with women from diverse countries to learn about the pros and cons of being in business, the challenges, and innovative ways of making one's business thrive. One participant explained how they were exposed to the innovative, paperless approach in business, which is one way of making a business sustainable due to paper being saved.

Some of us were so lucky to be sent to overseas, I was sent to overseas conferences, they taught us about how to operate business with less paper work, so I will say I am inspired and can do things on my own, actually through SAWEN we met ladies who mentored us to be where we are, so boldly I can say I am inspired and able to do many things on my own, meaning I am almost where I wanted to be, yes I am where I wanted to be through SAWEN (Interview 1,2018).

I travelled to Paris, I met ladies in business, I learned about their challenges and how they do their business and came to realize that women all over the world are experiencing the same problems in business, particularly when it comes to how we get money for start-ups. We even learned about the advantages of how to apply paperless strategy in our business (Interview 1, 2018).

We were also taught about how to bid for tenders, so we got exposed to tenders, acted as a group and benefited a lot (Interview 7, 2018).

The findings indicate that SAWEN exposed nationally and internationally. Exposure in business is beneficial for career development and allows one to go global. For example, international exchange rates can contribute positively to the profit of a company. According to Talk Business (2017), international exposure involves transactions which may be beneficial to the business if it is situated where foreign currency is valued. Study finding indicates that women businesses can compete with other businesses in similar fields. Lastly, the women indicated how SAWEN exposed them to international conferences where they learned about the challenges faced by

women in business globally. For example, they learned about how to save money through paperless innovation. The exposure provided them with enough knowledge to make informed decisions on whether they want to take their business to global markets or not. All of the above is the evidence that the women achieved their agency.

- *Mentorship and referrals*

Mentorship and referrals were also mentioned as one of valuable opportunities granted by SAWEN to empower its members. Women mentioned that their gratitude for these opportunities and indicated how these opportunities impacted their business.

SAWEN used to provide us with mentors who used to guide us on how to do business, what are the risks and opportunities and how can we avoid those risks and what can we do to grow our businesses to the stage whereby business will have its own capital to sustain itself (Interview 2, 2018).

The participants stated that some of these mentors were provided to them during networking sessions. If SAWEN had not created the opportunity of mentoring, the participants' businesses might not have survived. The women seemed to value mentoring as an effective method of teaching them about opportunities, threats, risk and business operations. One of them noted that, if SAWEN would have organised weekly sessions for them with mentors, they could have acquired extensive skills in business management. These findings confirm Botha's (2006) statement, namely that it is imperative for WEPs to include mentoring, networking, financial assistance and training to empower female entrepreneurs. The findings also show that SAWEN effectively provided opportunities beneficial to secure a serviceable business for its members. In terms of referrals, one of the participants mentioned that SAWEN used to refer suppliers to do business with them. In other words, when suppliers enquired at SAWEN regarding a certain service, SAWEN would consult with members on the database and request them to supply that service. This indicates that, from time to time, women's businesses were operational and there was always something keeping their business going which, consequently, created the opportunity to grow the business.

There were referrals from head office and through that I really engaged in a lot of transport trips (Interview 7, 2018).

- **Summary of findings**

The purpose of this section is to determine what were the capabilities and functionings obtained through this programme. Therefore, women were asked what were the available opportunities in SAWEN to empower women entrepreneurs. The women responded to the above research question with ease. Findings indicated the range of opportunities in SAWEN to promote women's functioning and how they benefited from these opportunities. It may be argued that SAWEN gave women entrepreneurs a chance to be active and do things that would help their businesses continue to be functional and provided them with variety of opportunities to choose from to exercise their capabilities. This is in line with Sen's (1999) assertion that capabilities refer to having the freedom to access opportunities to achieve certain functionings.

Data further indicate that through networking, mentorship, referral and exposure women acquired the following capabilities: networking, interacting, travelling and being exposed to international business, which resulted in their being functional. Networking and referrals emerged as essential strategies in giving women exposure in business. Through networking and referrals, women were able to acquire information on how to run their business, where to get resources and what to avoid in the operation of their businesses. This is in conjunction with UNESCO (1995) that networking allows those who are already in business to share their experiences and those are new to learn from them. This finding is also associated with the statement at Talk Business (2017), that networking is an incredible resource for companies because it allows people to meet with investors and clients, international suppliers and distributors, which may contribute towards the profit margins of the company.

Mentorship emerged as an effective method of promoting women's capabilities. It allows women to learn how to exercise their abilities and provide them with extensive knowledge, skill and understanding of business. It also permits women to learn from others experiences and project the best innovative ways of operating the business. Mentorship grants opportunities to benchmark business according to market-related stability. It has also been discovered that exposure in business is regarded as a base

for career development and provides extensive information on how a business operation is conducted. Exposure in business is beneficial for creating opportunities for investing globally, thus, subsequently contributing to international economic growth. Exposure also allows women to gain experience, learn and discover how other women are affected in business. The women who travelled overseas indicated that they learned through this exposure that women worldwide are facing challenges such as not being recognised and a lack of finances, skills, information and strategies needed to grow a business. Although SAWEN did not meet some of the members' needs, the programme provided opportunities to women that contributed to a level of empowerment. However, within these capabilities and functionings, there were also conversion factors that the women had to navigate for their business to be successful. These are discussed below.

5.3.2.3 Conversion factors

- *Funding*

The first question asked in this section was whether SAWEN had adequate funding to support its members' business – this is related to financial conversion factors. Three women were not certain as to whether SAWEN had an adequate budget to fund their businesses. This points to SAWEN's inability to communicate financial matters to their members, as well as to a lack of communication between members and management. As a consequence, this might have limited the women in their performance of various functionings. To verify whether SAWEN had other sources of income, the women were asked whether they had ever received any funding from SAWEN.

Five women did use their own money to start their business and one was referred to a funding institution. Findings indicate that SAWEN used referrals to a financial institution as to its way of supporting their members. This effort shows its willingness to assist its members concerning growing or starting their businesses. However, budget inadequacy prohibited the programme from exercising its full support towards empowering its members to reach their desired goals. Robeyns (2011) postulated that the majority of functionings need resources. In chapter 3 conversion factors were referred to as the extent to which an individual can to convert resources into functionings (Nambiar, 2013). In this regard, findings in this study reflect a lack of funding or capital as the conversion factor restricting women in growing or starting a

business. Moreover, one member explained that she was referred to banking institutions, but did not qualify for a loan. This situation demoralised her, and as a result, she was restricted in achieving her goals to the level of her expectation. Demoralisation in business might contribute towards business failure and closure, which could have been one of the factors that cause SAWEN member numbers to drop.

In 2015, I had lot of ideas on how to grow my business further, but I did not have enough money to buy all the equipment I needed and there was no way I could be assisted by our office, the organisation does not have money, I went to the bank to apply but I did not qualify, so if the organisation had money it was going to help me (Interview 2, 2018).

However, members acknowledged SAWEN's efforts in hosting competitions as a means of financial assistance to its members. One woman stated that, if SAWEN had had an adequate budget, she is certain that it would have assisted them with finances. This shows that members trusted SAWEN in supporting them. They explained that these competitions were hosted every year, and three of the participants revealed that they had won R40 000 in one of these competitions. This implies that SAWEN made attempts to prevent the conversion factor of a lack of finance by creating other financial opportunities, such as competitions.

I won the competitions in several times, almost in three successive years and this money assisted me a lot in my business (Interview 3, 2018)

When we firstly joined SAWEN used to host competitions, for instance they will say we must do the presentation of how we will use the social media to market our businesses, and if you win you get money prize. I have also won a prize of R40 000 from this competition and it assisted me a lot in my business. I am telling you SAWEN was very helpful, I really appreciated how SAWEN assisted us (Interview 5, 2018).

It becomes clear that these women had limited functionings because of a lack of finance. Women response indicates that the strategy of referral to financial institutions

might be detrimental to those women who do not need any financial assistance from the bank. The fact that the bank did not loan the woman funds confirms Chinomona and Maziriri's (2015) view that banks are not keen to provide women loans, as they doubt their ability to manage a business. Yet, despite all the financial constraints, the participants emphasised their trust in the programme.

The finding may prove that SAWEN's source of capital came from member donations and competitions only; hence, members' uncertainties about the programme's budget. According to the above findings, SAWEN had the best strategies in place to mitigate a lack of finance as a conversion factor affecting its members' businesses. However, not all members seemed to be satisfied with the fact that SAWEN did not have its budget to assist them in overcoming their business financial constraints. Below section poses and discusses how knowledge and education are conversion factors in business

- *Knowledge and Education*

Women indicated that education is one of the conversion factors for empowerment. This confirms Jalbert (2000) statement that a lack of education and skills development are the main challenges affecting women's operation in both informal and formal business sectors. In this regard, the current study wanted to discover whether there were illiterate and/or uneducated women in the programme, whether and how SAWEN contributed towards their skills development, and if not, what support did they provide these women. Firstly, women were asked whether SAWEN had members who were not educated and whether these members had ever attended any training as Sen (1992) indicated that the purpose of development is to advance human lives by intensifying a variety of things that a person can do and be. All participants responded 'yes' and indicated that some of these women had attended similar training as them. Secondly, women were asked whether SAWEN had any special training designed for uneducated women. Participants indicated that they were not sure. Furthermore, participants were asked to give their opinion on whether it is necessary to include educational programmes in a SAWEN structure of development. Below is how they responded:

The majority of us have retired from professional jobs, which means we are educated, but still when it comes to financial statements. So I really think it will

be much better for SAWEN to include educational programmes in their programmes in order to educate our fellow sisters (Interview 1, 2018).

I saw women struggling, it is really important to have at least matric before you can start a business. I think for those ladies who are not educated mentorship closes that gap, but education is needed. SAWEN was supposed to have send them to FET to show fair treatment (Interview 3, 2018).

Whether we like it or not, education is a precondition to be in business. If you are unable to read how will you manage your books, your financial statement, how will you plan if you are not educated, so I believe it's necessary to have at least matric when you are in business (Interview 6, 2018).

In this regard, the participants were asked what SAWEN could have done to help uneducated members in terms of handling their financial statements.

SAWEN has to engage with the Department of Education and SETA and arrange classes for women who are not educated enough, for what they do is that they struggle to present their proposals in English and cannot even indicate on their proposals their income statements. It's sad because they cannot express themselves in English and still struggling to do their business financial books. I suggest that SAWEN was supposed to have organised a literacy classes at least once per week for a period of a year to assist such people (Interview 5, 2018).

Although SAWEN has capacity to assist us, they need to do data check-ups, group people according to their qualification in order for them to identify those women who needs more assistance and device a means of how they can arrange ABET [adult basic education and training] classes for them. I am telling you, education is a must if you are in business (Interview 4, 2018).

It is discovered that SAWEN did not schedule courses as per members' level of needs. For example, some women especially those illiterate might first require the basic principles before moving to intermediate or advanced level courses. However, it seems that, in SAWEN, women were sent to any available training, regardless of their

level of skills. And, as pointed out, any short course might have been a challenge to those members who are not educated, and a week-long financial course would not have been sufficient for someone without matric to learn everything that is needed to succeed in her long-term plans. This again emphasises the fact that SAWEN did not conduct any needs analysis, despite SAWEN's acting CEO stating that most women entrepreneurs are challenged by low levels of suitable training and illiteracy, hence a need to analyse before a programme can be presented (PMG, 2015).

- **Summary of findings**

Findings highlight a lack of financial support and lack of knowledge and education as major conversion factors which challenged and delayed growth in the women's businesses. Both these conversion factors limited women from excising their full potential and affected their business operations negatively. It is in line with Phillips et al., (2014) findings that lack financial resources, education and training is the main challenge delaying women's quest towards full empowerment. The finding may also be aligned to Terlazzo (2015) findings that culture and disparity in social and economic systems compel women to be adaptive to situations that are corrupt to them. Hence, the DTI (2011) recommended that SAWEN was supposed to have established a sustainable strategy of having its financial independence to keep their members functional. This attests Akhalwaya & Havenga, 2012, stating that no access to credit and finance is the barrier that limits women from starting or growing existing ventures. In terms of knowledge, education and training, Matric, Math Literacy or Accountancy appear to be essential for being an enterprise. The need for these essentials confirms what Bajpai (2014), postulated that any woman engaging herself in business requires pre-entrepreneurial training on planning.

It is further realised that women without matric were had limited capabilities and functionings based on their educational level. For some, the level of educational knowledge had an impact on the running of their business and as such, impacts on the sustainability of the business. This is due to their limited ability to express themselves in business presentations as well as the incapacity to manage their financial bookkeeping. It is in line with the findings of Chinomona and Maziriri (2015) that entrepreneurship activity can increase massively if training and education among

women entrepreneurs can be encouraged. Hence, the DTI (2011) recommended that enterprise development programmes should entail financial literacy, business start-up skills and management skills. The findings further indicate that it takes longer for illiterate women entrepreneur to advance the state of life and be fully empowered. Hence, Hill (2003), stresses that people's wellbeing should be measured according to their level of valued functionings and capabilities. SEP (2016), attest that for a person to lead a quality life, he/she requires basic capabilities and other deficits in life e.g., education, skill to sidestep poverty. In general, the findings reflect SAWEN's challenge or a gap in identifying relevant training courses and programmes suitable for members with different levels of education. The educational gaps not addressed harmed the extent of the empowerment which the programme was able to achieve. However, its attempts to empower women through skills and development were still valued by women.

5.3.2.4 Aspirations and Agency

The women were asked whether they regarded themselves as motivated and whether they saw themselves as having reached their aspirations. According to the findings, women agreed that they were motivated and that their businesses were where they aspired them to be. Women responded positively relating their responses to the context of technology and the ability to make a valuable decision for their businesses. Below are the women's responses to their innovations:

- **Access to technology**

SAWEN motivated us a lot, our mentors used to give us hope when we wanted to give up, and through support of other members our business are currently where we wanted them to be. I have more coaches now, they have WIFI, and fridges and curtains and because of that my business is growing by day (Interview 7, 2018).

My guesthouse is beyond where I wanted it to be, it has free WIFI connection and now rating 4 stars, so if it was not by SAWEN competition money and referrals, I am not sure if my business will be this far (Interview 5, 2018).

I managed to create a website on my own without anybody's assistance and proud of myself (Interview 3,2018).

We have attended computer courses for week and they taught us how to use technology to market our products, I am able to use Twitter, Facebook, WhatsApp to advertise my business (Interview 5, 2018).

The findings also highlighted women's agency. It was revealed that these women sealed business contracts by themselves and that they were able to do the following: introduce innovative technology in their business without any intervention from the empowerment programme; sell their products to a bigger market; buy business equipment on their own; and market their business on their own. These are all clear indications that they realised their aspirations. For example, the women mentioned their ability to utilise money received from competitions for the benefit of their business, which again indicates that they were in control. One of the participants also stated how she had managed to close a business deal which brought adequate profit to her business, which is proof of her ability to take valuable business decisions. It also found that SAWEN provided women with technology trainings hence their ability to adopt it as part of business marketing.

- **Ability to make decisions**

I won R40 000 from the competition and I used it for my business, these computers and printers in my office, I bought them with that money and now they made life easier for me, I am able to send emails, quotations and access my Facebook (Interview 7,2018).

If it had not been for SAWEN's intervention, the women might not have been able to realise their aspirations, and their businesses might not have reached their current stage, with their aspirations ultimately being shattered. Women were bold in their assertion that they had benefitted a great deal from all the training they received. For instance, they rest assured that the information and knowledge they gained through this training enhanced their ability to make their own decisions and gain control over their lives and resources. For example, some of the women who won prize money in

the competitions took their own decisions on how to utilise the money for the benefit of their business.

- **Summary of findings**

Women in the study demonstrated an ability to be self-efficient by applying their innovative ideas to promote technology in their business, as well as their confidence to reach their aspirations. It attests Moore and Buttner (1997), claims that empowerment inspired women to take own initiative to start their businesses and pushed them towards achieving self-determination and independence. This finding is also associated with SEP (2016), the notion that CA recognises the importance of concentrating on and pursuing the ends rather than the means. The finding also confirms the view of Thomas and Wims (2010) that in entrepreneurship agency is associated with ability, self-efficiency, confidence and the control to achieve desired goals. Similarly, Rahman (1981) described entrepreneurial capability as the ability to make swift decisions, realise opportunities, use resources for business success and be innovative. In this regard, the findings indicate that SAWEN could uplift these women to a level where they could gain the power to control their lives and take beneficial decisions for their businesses. For example, the women's ability to utilise technology for the benefit of their business concurs with Rawlands (1997) view in chapter 2 that power gives an individual the ability to explore new possibilities without being controlled.

The women mentioned that SAWEN provided them with the opportunity to learn more about technology and how to market their business via technology and social media. Freedom to access available opportunities, such as workshops and training, enabled the former SAWEN members to achieve their desired goals. This is evidenced by the fact that the women were able to embrace technology in their business and, if more advanced levels were to have been offered, these women could have placed their business on the same par as their international competitors. Earlier in this chapter, the women indicated that the duration of workshops and training was either a week or two. This indicates that women could learn easily and were not hesitant to adjust to innovative ways of doing business; hence, they managed to reach their goals in a short period. Thus, the above finding relates to Sen's view that agency success is

guaranteed when agency objectives are achieved (Keleher, 2014). This is also affirmed by Sen (2002), that agency freedom is when an individual has extra opportunities to achieve those things that are important to her. For example, women were able to advertise and market their business via technological communications, for instance by creating a WhatsApp group. This is an indication of being innovative and having the ability to take their own decisions, identify opportunities and use resources to strengthen the status of a business. Lastly, these are all clear indications that women realised their aspirations. For example, the women mentioned their ability to utilise money received from competitions for the benefit of their business, which again indicates that they were in control. One of the participants also stated how she had managed to close a business deal which brought adequate profit to her business, which is proof of her ability to take valuable business decisions.

5.3.3 Theme 3: Experiences of former SAWEN members

The aim of this section is to answer: how were women experiencing the programme of SAWEN? The purpose was to gather detailed information about how SAWEN empowered women, its shortcomings and how effective its operation was. In answering this question, the women were free to express their opinion and concerns about SAWEN. Firstly, they were asked about their experiences with SAWEN, as well as their challenges. Below are some of the responses:

Some of us we used to have lot of challenges but nothing has been done. We used to give our problems to one of the responsible staff member from SAWEN of which I cannot tell her name. This woman used to ignore everything we said, she was not worried about our problems at all, so she did not bother to tell management our problems. We were aware of that but what can we do (Interview 2, 2018).

My experience with SAWEN was not good at all. There was one lady in our management who used to be the one handling our problem, she was selfish and did not want us closer to management. (Interview 6, 2018).

We really had some minor problems while with SAWEN, for instance, management did not treat us equally, there were those ladies whose needs were

attended to more than ours. They were given first preference in everything, trainings, competition, and information. (Interview 3, 2018).

SAWEN had capacity to empower people but they were focusing too much in people at high level or people who are already well established, I think if they practised fairness in a first place, this organisation will be far, if SAWEN can be opened again I will say treat members the same and you will reap good results (Interview 7,2018).

When asked how management resolved these problems, the women indicated that their problems remained unresolved, as the liaison officer between them and national management did not convey any of their problems to management. They noted further that, even when they had sent through their concerns to be discussed during a meeting, the liaison officer would not include them in the agenda, meaning that their problems were not resolved and never taken into consideration.

I don't know about other ladies, but none of my problems has never been resolved (Interview 6, 2018).

Our problems had never been resolved, we had people in management who were just there, doing nothing. I also believe management contributed towards the closing down of this organisation. The worst part is that they did not even have single qualification or experience related to managing a business, they were just volunteers. That is why they did not know how to solve problems or communicate with people about their problems. So in future this programme if it gets re-established it needs to employ relevant people with relevant skills (Interview 2, 2018).

In addition, women were asked whether management staff were exposed to the same business opportunities as members. Below is how they responded:

Remember they were the first people to be informed about available donation and opportunities such as going to overseas, so ultimately they will select

themselves to go to overseas and when the organisation receives donation, their businesses were the first to benefit (Interview 2, 2018).

In contrast, the other three women indicated that they had good experiences with SAWEN and did not encounter major problems with the operations of the organisation. However, these three women were above 55, and the argument can be made that preference was given to older women, hence their satisfaction.

I did not have any problem with SAWEN, like I told you, we used to feel like babies when we attend the meetings knowing that we are going to meet with other ladies and learn more about how business is done, and what management have for us (Interview 7, 2018).

My experience with SAWEN was fine, I did not have challenges, instead I have gained a lot from this programme (Interview 7, 2018).

All of the above statements reflect poor management style. The women were dissatisfied with management's lack of communication, lack of member participation in decision making and lack of problem-solving skills. These responses concur with Robeyns (2005) statement that communication is one of the conversion factors that might prohibit people from reaching their aspirations.

Lastly, women were asked to assess SAWEN, provide an overall view of how effective SAWEN was with women empowerment and give advice on where it should improve its services if it were to be re- established. The following are their remarks:

I will give SAWEN 95 percent, they had minor hiccups somewhere but mostly they assisted us a lot, but in future I will advise them to inform us about their plans before taking decisions for us (Interview 5, 2018).

Like I said I was happy with the way they used to do things, so if I were to assess them I will say I give them 100 percent when it comes to how they used to empower us, so I don't even have any advice that I can give because of the way I was so happy (Interview 1,2018).

I think they should focus on awareness, available structures of planning to empower women, check beyond just empowerment and focus on implementation, but to be honest, despite their downfalls these women helped us a lot and we are grateful, however the only thing that we are not happy about is their failure to inform us about the closing down of this organisation, at least they could have informed us professionally ((Interview 2, 2018).

If I were to advise SAWEN, I will say please try to engage your members before you take decisions on their behalf, investigate first what is their challenges before you decide on our behalf, but overall they were effective in empowering women (Interview 4,2018).

For me my advice is not going out to management but to members, women should stop feeling pity for themselves, they should take a stand or step to make their businesses sustainable, they should stop this mentality that they are cheated and focus on ways of improving their businesses. But SAWEN still has to outsource funding for its members (Interview 3, 2018).

I think if they were given a chance to re-plan they were going to do better, but I will advise them to employ right people who understand business and are willing to put the interest of members first, but anyway they tried their best, although some of us were not satisfied like others (Interview 2,2018).

The fact that management were not qualified and had no relevant skills for management, as pointed out by the participants, might be the reason why they were not able to engage members in management planning and decision making. This implies that no transformation ever took place since the operation of this programme.

Finally, when asked whether there was anything that was not dealt with in the interview that they wish to add, the majority of women did not have more comments. Only one woman commented about the closing down of the programme, which again reflects the lack of communication within this programme.

There was lack of communication from management, we did not know what happened with the closing down of this organisation and as members we were devastated because it was closed by National Minister and the only reason we overheard is that it is closed because the programme did not have enough members to continue. But we did not hear this from staff, we just heard it on the air from other members who are close to them (Interview 7, 2018).

Despite all the challenges mentioned above, the women still expressed their despondency concerning the closing of the programme, and the majority seemed disappointed and wished for it to be relaunched. Although there were some problems with management's style of decision making and lack of skills, one woman's response indicated that they still hoped for the re-establishment of the programme. This is another indication that SAWEN did, in fact, have a positive impact on their businesses.

SAWEN as a programme must be resuscitated to provide a platform for women to share their business challenges (Interview 1, 2018).

We all wish that this programme can be reopened and restructured, for to be honest it has done lot of changes in our lives and in our businesses (Interview 5, 2018).

Summary of findings

SAWEN did not meet the women's expectations in developing their management personnel to communicate at all levels and making valuable decision beneficial to the organisation. The dissatisfaction of members regarding management operations such as applying preferences were mentioned which indicates unfair practices within the programme. In other words, members were not requested to inform management about their concerns and a way forward of the programme. One of the women suggested permanent mentors for members with a focus on dealing with financial matters. This is an indication that the women did not receive full attention from the mentors and adequate information about how to handle their capital.

5.4 CONCLUSION

The above chapter interpreted data collected from interviews, findings were drawn from the interviews therefore the following chapter will focus on discussing the findings and making recommendation.

CHAPTER 6: DISCUSSIONS AND RECOMMENDATIONS

Chapter 6 discusses the conclusion drawn from this empirical study. It discusses arguments and views on results attained from the findings.

The objectives of the study were revisited

- To establish the opportunities available to empower women entrepreneurs.
- To determine how did the women experience the programme.
- To discover what were the capabilities and functionings obtained through the programme.
- To establish what are the women's perspectives of empowerment.
- To discover what strategies do the women suggest be employed to further their development.

These objectives were partly realized through an extensive literature review, on women empowerment and entrepreneurship together with a conducted empirical study in Free State. Therefore, the researcher concluded these undertakings, made recommendation and suggestions for areas of future research.

6.1 DISCUSSIONS FROM WOMEN EMPOWERMENT LITERATURE

Chapter 2 provided a perspective about women empowerment and entrepreneurship by first identifying the concepts and what are the impacts of women empowerment programme in entrepreneurship. Through literature review SAWEN was identified as the main stakeholder empowering women entrepreneurship through networking and training in this chapter. Therefore, the following sections discuss conclusions drawn from findings regarding research stakeholders which is SAWEN, research participants and DTI:

6.1.1 Discussions regarding SAWEN

- SAWEN national and provincial websites there is no updated information on the closing down. This could be an indication that the programme had stopped its operation long before the official closing down of the programme, members were supposed to have been pre-informed of the problems within the

programme which had led to its being disbanded. Even on SAWEN national and provincial websites, there is no updated information on the closing down.

- It can be argued that SAWEN failed in its management operation, as the women indicated that there was no one to handle their concerns, as there was one liaison officer responsible for conveying their messages.

6.1.2 Discussion regarding Participants

- Although the programme objectives were to assist small businesses and those who want to start a business, during the interview none of the participants mentioned how women in informal businesses, such as hawkers, were supported. This might be an indication that SAWEN management was not interested in empowering women in informal businesses.
- Furthermore, all seven women in this study indicated that they have existing WhatsApp group which they use to communicate business updates and opportunities. The concern is that all the women in this group were educated, and the argument can be made that the programme was only designed for women who are already skilled and only need advancement in the area of enterprise.
- The women's responses regarding their experiences with SAWEN did not give a clear indication as to how well the programme had treated its members. The findings show that older women were satisfied with the operation of SAWEN. Participants dwelled more on the challenges per se without providing the overview opinion on how they dealt with these challenges. During probing, the women's facial expressions indicated that they were perhaps withholding some information that they did not want to be exposed in the study.

6.1.3 Discussion regarding DTI

It is clear that SAWEN did not have direct partnerships or relationships with the DTI, because officials in this department in the Free State indicated that they did not have any record or database from SAWEN. All these concerns point back to a lack of leadership skills by management and government.

6.1.4 Discussions regarding the benefits of using CA

The reason why the CA was used in this study was because of its unique feature of being normative and its acknowledgement of the fact that people differ and may have dissimilar interests and desires. Therefore, because of its comprehensive nature, the CA assisted the researcher with the following:

- In accumulating information from participants without the restriction of being judgemental towards their inputs. In other words, by using the CA, the researcher was able to accumulate additional information that was initially not included in the research questions. For example, the information regarding staffing, reporting and government involvement was obtained through the CA, meaning that the participants recognised how their inputs were valued without being judged and, in return, provided additional information beneficial to the study.
- Thus, the CA provided direction on how to approach the study and assisted the researcher in linking CA key concepts (capabilities, functionings, agency) with the concept of empowerment.
- Furthermore, because a key feature of the CA is to discover dissimilarities among individuals, the researcher was able to discover that, although the basic capabilities and agency among the women entrepreneurs were the same, their challenges were not.
- Also, the researcher was able to identify the actual challenges faced by women within SAWEN, as well as the challenges faced by the programme itself. Empowerment cannot be achieved without the provision of opportunities, and the CA posts that opportunities persuade people to do things they value important for their life (SEP, 2016).
- Therefore, this approach assisted the researcher to identify the range of available opportunities within SAWEN, such as networking, mentorship, training and referrals, and link them with the outcome of being empowered. For example, one participant indicated that, before joining SAWEN, she used to sell eggs in her farm without marketing them elsewhere only but since she received training through SAWEN she was able to use her agency and seal business contracts out of her initial scope of operation to supply bigger supermarkets.

- Lastly, the CA moulded the process of analysing data towards reaching desirable findings and summarising them. Overall, the CA framed the context of this study towards reaching its objectives, and no challenges were encountered in using this approach.

6.2 RECOMMENDATIONS

This section present recommendation and a guide for future research. Suggestions were made based on the findings based on the results obtained from this.

6.2.1 SAWEN

The main focus of this empirical study was to evaluate the effectiveness of SAWEN operations. The following recommendations were suggested for SAWEN in a case it can be revamped and for other prospective women empowerment programmes.

6.2.1.1 Working in partnership

Working in partnership has been a key factor of empowerment programmes. If this programme were to be revived, management needs to partner with private sector institutions such as NGOs/NPOs to assist them in outsourcing external funding through sponsorship. Empowerment programmes need to strengthen their relationship with the government. Communication levels between empowerment programmes and government need to be enhanced, and reporting should be prioritised.

Empowerment programmes should also have a direct relationship with external funders whereby they would intercede with every proposal or funding application for the participants. As no access to credit and finance is the barrier that limits women from starting or growing existing ventures (Akhalwaya & Havenga, 2012). With the intervention they need to follow up to ensure that monitoring and inspection are carried out progressively. Where a member is the recipient of a business loan, the empowerment programme should assist the member in settling a certain portion by paying at least 25 to 50 per cent of the amount as a way of encouraging and uplifting women in business.

6.2.1.2 Monitoring and evaluation

Empowerment programmes need to monitor their objectives regularly to see whether they are producing the desired outcomes. If not, they should review their strategies. CARE (2011) posts that many empowerment programmes fail to achieve their long-term commitments. Measures should be taken to ensure that the results of women empowerment are not scarcely reported (UN Women, 2013). Moreover, management needs to practise accountability and be transparent in all financial operations within the institution and insist on applying the Batho Pele principle. Empowerment programmes need to design two-way communication strategies to enable them to monitor the progress of the participants and the departments responsible for the empowerment mandate.

6.2.1.3 Skills development

Empowerment programmes tend to generalise the training needs of their members. Thus, they need to transform their way of providing training by doing skills assessments before sending people to various training. For example, training programmes could be scheduled as per individual need or request. The programmes further need to ensure that participants are equipped according to their level of education. For instance, every course needs to start at the basics and end at an advanced level. Needs within the empowerment programme should be viewed individually and not as a group. With this perspective, all members will have their chance and opportunity to become empowered. CARE (2016) stresses needs analysis in training and suggests that women should be trained according to their needs, financial literacy and sales expertise.

6.2.1.4 Staffing

Empowerment programmes must employ experienced and skilful staff with relevant qualification and experience in management. For, ILO (2018), suggests that entrepreneurship training needs to equip women entrepreneurs with relevant skills to overcome business challenges. Currently, the enterprise is dominated by men; therefore, to empower women in entrepreneurship, these programmes need to practice equity and employ experienced businessmen in management. In future, empowerment programmes should avoid working with volunteers on management level and follow standard employment procedures of advertising, selecting and

placement in permanent positions. Also, at the end of every year, employee performance should be assessed in this area of empowerment and whether objectives were achieved to their optimum level.

6.2.2 DTI

Department of Trade and Industry was nationally appointed as the responsible department for supporting women empowerment programmes in South Africa. It can be suggested that the department should be responsible for ensuring that policies are aligned to accommodate women entrepreneurs.

6.2.2.1 Policies and training

In future, the government has to review its policies and accommodate the needs of women in empowerment. Furthermore, policies should be implemented, stating clear processes of how empowerment is supposed to be unfolded as a guide to achieving the mandate of the department responsible for carrying out the empowerment of women in business.

Government, civil organisations, corporate and other stakeholders interested in women empowerment through entrepreneurship ought to make it a priority to provide women with necessary education and training to advance necessary skills for entrepreneurship

6.3 LIMITATIONS

One limitation of this study was that the SAWEN programme had a limited number of members. Therefore, the study had to utilise a small sample, which meant that the findings might have omitted some valuable information. Two of the participants did not allow the researcher to come to their hometown but preferred to be interviewed over the phone. This limited the data collection process, and information on record was not audible enough. Women who were part of management were contacted, but they did not want to participate in a management capacity, which limited the study concerning the completeness of information about the programme. Initially, eight women agreed to be interviewed, however one participant who was part of management, withdrew from the study without stating a reason, meaning only seven former members participated in the study. This also limited the study from gaining a full perspective of

the programme and the challenges that management faced in applying its strategy of empowering women. Moreover, this study was aimed at capturing the views of both SAWEN members and management; however, management staff did not want to be interviewed in a management capacity based on the fact that SAWEN was no longer in operation. As a result, the study could not incorporate the opinions of SAWEN management, which would have assisted the researcher in determining how effective SAWEN was in women empowerment.

Furthermore, DTI officials relevant to the SAWEN programme were not willing to comment on SAWEN operations and claimed to not have any saved records relating to SAWEN. This implies that there is no concrete information on how this programme worked in cooperation with the DTI. Lastly, the majority of participants ran medium and micro enterprises and had more commitments. Consequently, the interview time frames were limited and the researcher could not collect much additional information. The section as mentioned above set out the limitations of this study. The following section proposes areas that were not dealt with in this study but still need further research.

6.4 AREAS FOR FUTURE RESEARCH

- Future research needs to focus on exploring the engagement and commitment of government in support of WEPs. The current situation is that SAWEN was disbanded due to its incapacity to keep an adequate number of members. Therefore, further research needs to be conducted to determine how organisational capacity restricts government from adopting empowerment programmes.
- Empowerment programmes utilise training programmes as part of developing people. Future research needs to focus on government involvement in empowering women entrepreneurs through training.
- There is no clear indication of channels of reporting between government and empowerment programmes, which could also be investigated in further research.

- Finally, current policies do not provide clear guidelines on how to support WEPs. Therefore, future research should be conducted on the evaluation of policies regarding women empowerment.

In conclusion, this study provided a platform to discuss the challenges faced by women entrepreneurs about economic empowerment and government reluctance to support empowerment programmes.

6.5 CONCLUSION

This study focused on the programme of SAWEN and its objective of empowering women entrepreneurs. The research revealed the commitment of SAWEN to assisting women in business to reach the level of economic participation. The programme introduced the strategy of networking, mentorship, training and referrals as its best methods to develop existing and upcoming women entrepreneurs. Moreover, the programme ensured that it implemented its planning strategy; however, it fell short concerning the monitoring process. The data indicated inconsistencies about empowering women in small and informal businesses, for example, that preference was given to members with qualifications and those who were already operating at a micro - enterprise level. The argument can be made that SAWEN was not sure of its target and that it deviated from serving small businesses to developing medium enterprises, which is a concern seeing that these businesses are already sustainable. The study also indicated poor management style, because the programme failed to realise that members were not satisfied and were withdrawing from the programme; hence, the closing down of the programme. This is another indication of a lack of a monitoring strategy. Moreover, the government did not engage enough to guarantee progress in this programme, and the findings showed that this initiative survived on its efforts, without support from the DTI. Therefore, it can be argued that, if funds were enough to support SAWEN, membership could have risen to a higher level or members would have stayed long enough for the programme to be sustainable. The fact that the Free State DTI did not have archived information related to SAWEN again shows a lack of engagement and monitoring from this department.

7. REFERENCES

Akhalwaya, A. & Havenga, W. 2012. *The barriers that hinder the success of women entrepreneurs in Gauteng, South Africa*. International Journal of Sustainable Development, Vol. 3(5),11-12.

Alkire, S. 2015. *The capability approach and well-being measurement for public policy*. OPHI Working paper (94). Available online: <https://www.ophi.org.uk> ,Date accessed: 03 May 2018.

Anderson, C. 2010. *Presenting and evaluating qualitative research*. American Journal of Pharmaceutical Education. Vol.74(8),141-144.

Appold, S., Siengthai, S. & Kasarda, J. 1998. *The employment of women managers and professionals in an emerging economy: Gender inequality as an organizational practice*. Administrative Science Quarterly. Vol.43(3), 538-565.

Babbie, E. & Mouton, J. 2001. *The practice of social research*. Cape Town: Oxford University Press.

Bajpai, G.C. 2014. *African women entrepreneur: Problems, Challenges and Future opportunities*. International Journal of Managerial Studies and Research. Vol. 2(5),17-22.

Balasundaram, N., Absar, M. & Akhter, S. 2010. *Empowering women through entrepreneurship development in emerging economies. An overview*. International Conference on Knowledge Globalization. (28 May 2010) , Knowledge Globalization Conference.

Batliwala, S. 1993. *Empowerment of Women in South Asia: Concepts and Practice*. Mumbai: Asian South Pacific Bureau of Adult Education.

Bayeh, E. 2016. *The role of empowering women and achieving gender equality to the sustainable development of Ethiopia*. Department of Civics and Ethical Studies. Ethiopia: Ambo University.

Berg, B, L. 2009. *Qualitative Research Methods for the Social Sciences*. (7th ed). Boston: Allyn & Bacon.

Bless, C., Higson-Smith, C. & Kagee, A. 2006. *Fundamentals of research methods, an African perspective*. 4th edition. South Africa: Juta & Co Ltd.

Botha, M., Nieman, G. & Van Vuuren, J. 2006. *Enhancing female entrepreneurship by enabling access to skills*. The International Entrepreneurship and Management Journal. Vol.2(4),479-493.

Boyce, C. & Neale, P. 2006. *Conducting in-depth interviews: A guide for designing and conducting in-depth interviews for evaluation input*. Pathfinder International Tool Series.

Braun, V. & Clarke, V. 2006. *Using thematic analysis in psychology*. Qualitative Research in Psychology. Vol. 3(2), 77-101.

Brink, H.I.1996. *Fundamentals of research methodology for healthcare professionals*. (4th ed). Cape Town: Juta Legal and Academic Publishers.

Bryman, A. 2012. *Social Research Methods*. (4th ed). New York: Oxford University Press.

Brynard, D.J., Hanekom, S.X. & Brynard, P.A. 2014. *Introduction to research*. (3rd ed). Pretoria: Van Schaik.

Buttner, E. H. & Moore, D.P.1997. *Women's organizational exodus to entrepreneurship: Self-reported motivations and correlates with success*. Journal of Small Business Management. Vol 35(1), 34–47.

Carmon, D. 2013. *Women's empowerment: Education as a tool for achieving equality. The Jerusalem Post*. Available online: <http://www.jpost.com/Opinion/Op-Ed-Contributors>, Date accessed: 06 March, 2018.

CARE Women's Economic Empowerment, 2014. *Women's empowerment framework. Care's Women's Empowerment Framework*. Available online: <https://www.care.org/our-work/womens-empowerment>, Date accessed: 02 March, 2018.

CARE Women's Economic Empowerment, 2016. *56K women entrepreneurs empowered through CARE and H&M Foundation program*. H&M Foundation program. Available online: <https://www.care.org/56k-women-entrepreneurs-empowered>, Date accessed: 02 March, 2018.

Chinomona, E. & Maziriri, E. 2015. *Women in action: Challenges facing women entrepreneurs in the Gauteng Province of South Africa*. International Business & Economics Research Journal. Vol.14(6),835-850.

Chron, 2017. *The advantages of qualitative interviews*. Available online: <http://work.chron.com>, Date accessed: 04 May, 2018.

Centre for International Private Enterprise , 2011. *The CIPE guide to women's empowerment programs*. Available online: <https://www.cipe.org/leg>, Date accessed: 01 March, 2018.

Clark, D. 2005. *The capability approach: Its development, critiques and recent advances*. Global Poverty Research Group. Available Online: <http://www.gprg.org>, Date accessed: 21 April, 2018.

Creswell J.W & Plano Clark, V.L 2011. *Designing and Conducting Mixed Methods Research*. (2nd ed). London: SAGE Publication.

Dagsvik, J. 2012. *Making Sen's capability approach operational. A random scale framework*. Discussion Papers (710). Norway: Research Department.

e Mel, S., McKenzie, D. Woodruff, C. 2012 *Business Training and Female Enterprise Start-up, Growth, and Dynamics: Experimental evidence from Sri Lanka*. World Bank Policy Research. Working Paper. Sri Lanka: (6145).

Den Braber, C. 2013. *The introduction of the capability approach in social work across a neoliberal Europe*. Journal of Social Intervention: Theory and Practice. Vol. 22 (4), 61 – 77.

Deneulin, S. & Shahani, L. 2009. *An introduction to the Human Development and Capability Approach: freedom and agency*. (1st ed). London: Earthscan.

Department of Trade and Industry (DTI), nd. *Women economic empowerment programmes*. Available online: www.dti.gov.za, Date accessed: 03 March, 2017.

Department of Trade of Industry (DTI) 2007. *Executive Summary. Draft Strategic Framework on Gender and Women's Economic Empowerment*. Pretoria: DTI.
DTI.

Department of Trade and Industry (DTI), 2011. *Status Quo Report. Towards an enabling environment for women economic empowerment in South Africa*. Pretoria: DTI.

Eroymsen, D. 2010. *Women, work, and money: Studying the economic value of women's unpaid work and using the results for advocacy*. Canada: Health Bridge.

First Nations Centre, 2007. *Considerations and templates for ethical research practices*. National Aboriginal Health Organization. Available online: <https://achh.ca/wp-content/uploads/2018/07/Guide>, Date accessed: 28 May, 2018.

Frediani, A. A. 2010. *Sen's Capability Approach as a framework to the practice of development*. Development in Practice. Vol. 20(2), 173-187.

Gangat, K. & Matavire, E.H.M. 2013. *Challenges facing SMEs in accessing finance from financial institutions: The case of Bulawayo, Zimbabwe*. International Journal of Applied Research and Studies. Vol. 2(7),1-10.

Gill, P., Stewart, K., Treasure, E. & Chadwick, B. 2008. *Methods of data collection in qualitative research: interviews and focus groups*. British Dental Journal. Vol. 204(6),291-295.

Global Entrepreneurship Monitor (GEM), 2015. *Women's entrepreneurship report*. Available online: <https://www.gemconsortium.org/report/49480>, Date accessed: 17 March, 2018.

Global Entrepreneurship Monitor (GEM), 2016. *GEM 2015 / 2016 Global Report*. Available online: <https://www.gemconsortium.org/report/49480>, Date accessed: 17 March, 2018.

Global Entrepreneurship Monitor (GEM), 2017. *Women entrepreneurship report 2016/2017*. Available online: <https://www.gemconsortium.org/report/49860>, Date accessed: 17 March, 2018.

Gomez, G. 2014. *Women Empowerment More than an instrumental need*. Netherlands: Tilburg University. Available online: <http://arno.uvt.nl/show>, Date accessed: 18 March 2018.

Google Maps, 2002. *Map of Free State*. Rooms for Africa. Available online: <https://www.roomsforafrica.com/dest/south-africa/free-state.jsp>, Date accessed: 29 March, 2018.

Greve, B. 2009. *The labour market situation of disabled people in European countries and implementation of employment policies: A summary of evidence from country reports and research studies*. Academic Network of European Disability Experts. Available online: <http://www.disabilityeurope.net>, Date accessed: 29 March, 2017.

Gries, T. & Naudé, W. 2011. *Entrepreneurship and human development: A capability approach*. Journal of Public Economics, Vol. 95(3-4), 216-224.

Hammarberg, K., Kirkman, M. & de Lacey, S. 2016. *Qualitative research methods: when to use them and how to judge them*. Human Reproduction, Vol. 31(3), 498–501.

Haynes. R. 2015. *Special Report: Recommitting to women's empowerment*. Mail Guardian. Available online: <https://mg.co.za/article/2015-08-14-00-recommitting-to-womens-empowerment>, Date accessed: 29 March, 2018.

Hill, M. 2003. *Development as empowerment*. Feminist Economics. Vol.9(2-3),117-135 Available online: <https://pdfs.semanticscholar.org>, Date accessed: 29 March, 2018.

International Labour Organisation (ILO), 2017. *Developing markets: How training female entrepreneurs can improve business practices and profits – evidence from Kenya*. Issue Brief No 4. Available online: <http://www.ilo.org>, Date accessed: 05 April, 2018.

Ibrahim, S. & Alkire, S. 2007. Agency and Empowerment: *A proposal for internationally-comparable indicators*. Oxford Development Studies. Vol. 35(4),339-403.

International Women's Conference. 2017. *Women in the Changing World of Work. Parliament of the Republic of South Africa*. Cape Town: (29 - 30 August 2017). Available online: <https://www.parliament.gov.za/project-event-details/20>, Date accessed: 08 April 2017.

Interview with Dennise, Business women of Farming, 07 August 2018, Bloemfontein.

Interview with Grace, Business women of Guesthouse, 14 August 2018, Bloemfontein.

Interview with Katleho, Business women of Events Coordination, 01 September 2018, Bloemfontein.

Interview with Omega, Business women of Transport, 20 August 2018, Bloemfontein.

Interview with Promise, Business women of Laundry and catering, 21 August 2018, Bloemfontein.

Interview with Sebongile, Business women of clothing, 05 August 2018, Bloemfontein.

Interview with Thuso, Business women of Property and Catering, 06 September 2018, Bloemfontein.

Jalbert, S. 2000. *Economic empowerment for women: An evaluation of the advocacy activities of the National Association of Business Women*. Washington, DC: Centre for International Private Enterprise.

Justino, M. V. 2015. *Factors Influencing the Failure of Small Enterprises in a Selected Municipality in Luanda, Angola*. Faculty of Business. Cape Town: Cape Peninsula University of Technology.

Kabeer, N. 1999. *Resources, agency, achievements: Reflections on the measurement of women's empowerment*. Development and Change, Vol.30(3), 436-463.

Kabeer, N. 2005. *Gender equality and women's empowerment: A critical analysis of the third Millennium Development Goal*. Journal Gender and Development, Vol. 13(1),13-24.

Kapur, P. 1997. *Family, social, human and spiritual values for women 's empowerment and gender equality*. International Conference on Gender Equality, India.

Khader, J.S. 2011. *Adaptive preferences and women's empowerment*. Oxford: Oxford University Press.

Keleher, L. 2014. *Sen and Nussbaum: Agency and capability expansion*. Las Cruces: New Mexico State University.

Kelleher, F. 2014. *The literacy injustice: 493 million women still can't read*. The Guardian. Available online: <https://www.theguardian.com>.

Khanday, S., & Mir, R. 2015. *Empowerment of women in India – Historical perspective*. European Academic Research, Vol. 2(11),14494-14505.

Kucharcikova, A. 2011. *Human Capital – Definition and Approaches*. Journal of Human Resources Management and Ergonomics, Vol.5(1), 60-62.

Kymlicka, W.,2000. *Contemporary Political Philosophy. An introduction*. (2nd ed). Oxford: Oxford University.

Lester, S.1999. *An introduction to phenomenological research*. Taunton UK Stan Lester Developments. Available online: <https://www.sld.demon.co.uk/resmethy.pdf>. Date accessed: 30 May, 2017.

Liao, M. 2010. *Agency and human rights*. Journal of Applied Philosophy. Vol. 27(1),15-25. Available online: <https://onlinelibrary.wiley.com>, Date accessed: 17 June 2018.

Mandipaka, Fortunate. 2014. *Overview of women entrepreneurs in South Africa*. *Mediterranean Journal of Social Sciences*. MCSER Publishing. Vol. 5(9),127-130.

Malhotra, A., Schulte, J., Patel, P. & Peteschet, P. 2009. *Innovation for women's empowerment and gender equality*. North Washington: International Centre for Research on Women. Available online: <https://www.icrw.org/wp-content/uploads>, Date accessed: 30 March, 2018.

Mantok, S. 2016. *Role of women entrepreneurship in promoting women empowerment*. International Journal of Management and Applied Science, Vol. 2(10),48-51. Available online: <http://www.ijraj.in/journal/journal>, Date accessed: 30 March, 2018.

Matous, P. 2013. *The making and unmaking of community-based water supplies in Manila*. Development in Practice, Vol. 23(2),217-231.

Mauchi, F., Mutengezanwa, M. & Damiyano, D. 2014. *Challenges faced by women entrepreneurs: A case study of Mashonaland Central*. International Journal of Development and Sustainability Province. Vol.3(3),466-480.

Merriam, S.B. 1998. *Qualitative research and case study applications in education*. (2nd ed). San Francisco: Jossey-Bass.

Moore, DP. & Butner, H.E. 1997. *Women's organisational exodus to entrepreneurship: Self-reported motivations and correlation with success*. Journal of Small Business Management. Vol.35(1), 34-36.

Nambiar, S. 2013. *Capabilities, Conversion factors and Institutions*. SAGE Publications. Vol.13 (3), 221-230.

National Planning Commission (NPL). 2015. *Sustainable Development Goals 2016-2030 National Preliminary Report*. Available online: <http://www.np.undp.org/content>, Date accessed: 07 March, 2018.

Nieman, G, H., Van Vuuren, J. & 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*. Faculty of Economic and Management Sciences. Pretoria: University of Pretoria.

Nussbaum, M. 2003. *Capabilities as fundamental entitlements: Sen and social justice*. Feminist Economics, Vol. 9(2),33-59.

Nussbaum, M.C. 2000. *Women and human development: The capabilities approach*. Cambridge: Cambridge University Press.

Organisation for Economic Co-operation and Development (OECD), 2014. *Effective local strategies to boost quality job creation, employment, and participation*. G20 Labour and Employment Ministerial Meeting. Australia:(10-11 September 2014). Available online: <http://www.g20.utoronto.ca/2014/2014-0911-labour.html>, Date accessed: 09 April 2017.

Office of the Special Advisor on Gender Issues (OSAGI), 2001. *Gender Mainstreaming: Strategy for Promoting Gender Equality*. Issues and Advancement of Women. Available online: <http://www.un.org/womenwatch/osagi/pdf/factsheet1.pdf>, Date accessed: 05 April, 2017.

Parliamentary Monitoring Group (PMG), 2015. *SAWEN on objectives and programmes. Industrial Development Corporation briefing on Isivande Women's Fund*. Small Business Development Meeting Summary. Cape Town: (12, May, 2015). Available online: <https://pmg.org.za/committee-meeting/20837>, Date accessed: 07 April, 2017.

Page, N. & Czuba, C.E. 1999. *Empowerment: What is it?*. Journal of Extension, Vol. 37(5),46-60.

Patel, S.1996. *From a Seed to a Tree: Building Community Organization in India's Cities*, in Walters S. and Manicom L. (eds). Gender in Popular Education. London: Zed Books Ltd.

Pavanello, S., Pozarny, P. & De la O Campos, A. 2015. *Qualitative research on women's economic empowerment and social protection*. Rome. A research guide. Food and Agriculture Organization of the United Nations.

Phillips, M., Moos, M. & Nieman, G. 2014. *The impact of government supports initiatives on the growth of female businesses in Tshwane South Africa*. Mediterranean Journal of Social Sciences, Vol. 5(15),85-92.

Ploeg, J. 1999. *Identifying the best research design to fit the question. Part 2: qualitative designs*. Available online: <http://ebn.bmj.com/content/2/2/36.full>.

Pope, C., Ziebland, S., and Mays, N. 2000. *Analysing qualitative data*. *British Medical Journal*. Vol. 320(7227), 114–116.

Project Concern International (PCI), 2018. *Women's empowerment transforms the world*. Available online: <https://www.pciglobal.org/empowering-women>, Date accessed: 06 February, 2018.

Puukka, J., Dubarle, P., McKiernan, H., Reddy, J. & Wade, P. 2012. *The Free State, South Africa*. Higher Education in Regional and City Development. OECD. Available online: <http://www.oecd.org/education/imhe/50008631.pdf>, Date accessed: 12 March, 2018.

Rahman, A.H.1981. *Entrepreneurship development in Bangladesh – Problem and prospects*. Bangladesh: The Dhaka University Studies.

Robeyns, I. 2003. *Sen's Capability Approach and Gender Inequality: Selecting Relevant Capabilities*. *Feminist Economics*, Vol.9 (2-3), 61-92.

Robeyns, I. 2005. *The Capability Approach: A Theoretical Survey*. *Journal of Human Development*, Vol. 6 (1), 93-114.

Robeyns, 2015. *The Capability Approach Re-Examined Entrepreneurship*. *Small Business Economics*. UK: Open Book Publishers.

Rowland, J. 1997. *Questioning Empowerment, Working with Women in Honduras*. UK and Ireland. Oxfam.

Saith, R. 2001. *Capabilities: The concept and its operationalisation*. QEH Working Paper Series 66. Queen Elizabeth House: University of Oxford.

Saunders, M., Lewis, P. & Thornhill, A. 2012 *Research Methods for Business Students*. (6th ed). Harlow: Pearson Education Limited.

Schurink, E.M. 1998. *Participatory action research as a tool for sustainable social development and reconstruction*. In: De Vos, A.S. (ed) *Research at grass roots: A primer for the caring professions*. Pretoria: J.L. van Schaik.

Sen, A.1982. *Choice, Welfare and Measurement*. Oxford: Blackwell. Cambridge, MA: MIT Press.

Sen, A. 1985. *Commodities and Capabilities*. Oxford: Elsevier Science Publishers.

Sen, A. 1992. *Inequality Re-Examined*. Oxford: Oxford University Press.

Sen, A. 1993. *Capability and Well Being*. In, Nussbaum, M. & Sen, A. (eds). *The Quality of Life*. Oxford: Clarendon Press.

Sieber, J. 1992. *Planning ethically responsible research: A guide for students and internal review boards*. Sage handbook of Applied Social Research Methods. Newbury Park.

Simon, M. K. 2011. *Dissertation and scholarly research: Recipes for success*. (2011 ed). Seattle, WA, Dissertation Success.

Singh, P. & Gupta, S. 2013. A Conceptual Study on Women Empowerment-Facts and Realities. *Journal of Humanities and Social Science*. Vol. 11(4),54-63.

Singh, V., Vinnicombe, S. & Kumna, S. 2006. *Women in formal corporate networks: An organisational citizenship perspective centre for developing women business leaders*. *Women in Management Review*. Vol. 21(6),482.

Singh, R. 2012. *Women entrepreneurship issues, challenges and empowerment through self-help groups: An overview of Himachal Pradesh*. *International Journal of Democratic and Development Studies*, Vol.1(1) 45-58.

Stanford Encyclopaedia of Philosophy (SEP), 2016. *The capability approach*. Oct 3, 2016. Available online: <https://plato.stanford.edu/entries/capability-approach>, Date accessed: 15 May, 2018.

Sundaram, M., Sekar, M. & Subburaj, A. 2015. *Women empowerment, role of education*. International Journal in Management and Social Science, Vol. 2(12),76-85.

Talk Business, 2019. *5 mins with...Brad Burton, 4 Networking*.UK. 3, February, 2019. Available online: <https://www.talk-business.co.uk>, Date accessed: 02 June, 2018.

Terrazzo, R. 2016. *Conceptualizing adaptive preferences respectfully: An indirectly substantive account*. Journal of Political Philosophy. Vol. 24(2),206-226.

Thomas, G. & Wim, N .2010. *Entrepreneurship and human development: A capability approach*. World Institute for Development Economics Research, Working Paper No. 2010/68. Available online: <https://www.econstor.eu/bitstream>, Date accessed: 01 March, 2018.

United Nation (UN), 2012. *Review of implementation of Agenda 21 and the Rio Principles*. Stakeholder Forum for a Sustainable Future. Available online: <https://sustainabledevelopment.un.org>, Date accessed: 04 March, 2017

United Nations Economic Commission for Europe (UNECE), 2012. *Promoting gender equality and women's empowerment*. Geneva: United Nations: Geneva.

United Nations Educational, Scientific and Cultural Organization (UNESCO), 1995. *Women, education and empowerment – Pathways towards autonomy*. Hamburg, Germany: UNESCO Institute for Education.

UNESCO. (2012). *Advancing a Human Centred Approach to Development: Integrating Culture into the Global Development Agenda*. Available Online: http://www.un.org/en/development/desa/policy/untaskteam_undf/groupb_unesco_hu_mancentred_approach.pdf, Date accessed: 14 May 2018.

Van Der Merwe, M. 2008. *A study of discrimination against women entrepreneurs when applying for financial assistance*. Pretoria: University of Pretoria.

Van Stel, A., Storey D. & Thurik, R .2007. *The Effect of Business Regulations on Nascent and Young Business Entrepreneurship*. Small Business Economics. Vol. 28(2), 171-186.

Walker, M. & Mkwanzani, F. 2015. *Challenges in accessing higher education: A case study of marginalised young people in one South African informal settlement*. International Journal of Educational Development, Vol. 40 40-49.

Williams, C. 2007. *Research Methods*. Journal of Business & Economic Research. Vol. 5(3),65-72.

Young, K. 1993. *Planning development with women: Making a world of difference*. London: Macmillan.

APPENDIX 1: INTERVIEW SCHEDULE SAWEN MEMBERS

PONTSO GLORIAH MOLEFE: INTERVIEW SCHEDULE

Personal Information

1. Name
2. Gender: Male/ Female
3. Age
4. Nationality
5. How long have you been a member of this programme?
6. How did you know about this programme?
7. How long you have been in the business industry?
8. In your view do you think your programme is well known in the Free Sate?

INTERVIEW SCHEDULE: QUESTIONS

Researcher: Pontsho Glorlah Molefe	Research Topic: Evaluating the Effectiveness of SAWEN Programme in the Free State: A Capability Approach
Theme 1: Empowerment	
	Research question: What were the opportunities available to empower women entrepreneurs?
	In your perspective what is meant by empowered?
	Do you regard yourself empowered since you have joined SAWEN?
Theme 2: Capabilities	Research question: What were the capabilities and functionings obtained through the programme?
Skills	Did you have business-related skills before you joined SAWEN?
	Have you ever received any training from SAWEN? If yes, which skills have you acquired?
	Are you able to use those skills for the benefit of your business?
Opportunities	Were there any opportunities within SAWEN to develop members? If yes, can you please mention them.
	Have you ever benefitted from these opportunities? If yes, what were the benefits?

	What kind of things were you not able to do before, but through these opportunities you are able to do now?
Conversion factors	Do you think SAWEN had an adequate budget to fund its members?
	Have you ever received any funding from SAWEN? If not, who funded your business?
	Have you ever been referred to any financial institution for financial application? If yes, did you receive any funding or grant?
	Has SAWEN ever followed up to see if you were assisted in these institutions?
	How is funding affecting your business?
	Were there any initiatives within SAWEN to assist members with funding?
Education	Were there any SAWEN members who are not educated?
	If yes, was there any special training designed specifically to assist illiterate women?
	Do you think it is necessary to have education before opening a business?
	If yes, what impact does education have in business?
	What could SAWEN have done to assist members who are not educated?
Agency	Do you see yourself as motivated since having joined this programme?

	What are things that you could not do but now are able to do since you have joined SAWEN?
	Do you think you could be able to do business without the intervention of SAWEN? If yes, what are those things?
Theme 3: Experiences	What kind of challenges have you experienced since you joined this programme?
	How did SAWEN assist you to resolve these problems?
	If you were to assess the overall operation of SAWEN, would you say it was effective in empowering women?
	If you were to advise SAWEN, what would you say?
	Is there anything that we didn't talk about that you think is hindering women from being fully empowered?
	Which angle do you think this research should take in future in discovering the empowerment of women entrepreneurs?

APPENDIX 2: Consent Form

NAME: Pontsho Glorlah Molefe, Master's Student

PHONE: 078 202 5905

EMAIL: molefeanc@gmail.com

Title of study: Evaluating The Effectiveness of the SAWEN Programme in the Free State: A Capability Approach

Purpose of study

The purpose of this study is to evaluate and analyse the effectiveness of the SAWEN Programme in Women Empowerment in the Free State.

Description of the research and your participation

You are hereby invited to participate in a research study conducted by Pontsho Glorlah Molefe. The purpose of this research study is to evaluate and analyse the effectiveness of the SAWEN Programme in the Free State.

Procedure

Your participation in this study involves participating voluntarily in the interview about the SAWEN programme.

Discomforts and risks

There are no foreseeable discomforts/risks associated with this study or participants.

Potential benefits

There may be no possible benefits to you as a participant in this study. Taking part in this study may not be beneficial to an individual, but may assist SAWEN to learn new methods of empowering women entrepreneurs.

Study confidentiality

Participants' identity or details will not be revealed to anyone, should this study be published or presented. Privacy and confidentiality will be maintained throughout and after the research study. Recordings and interview schedules will be used for research

purposes. All interview materials will be kept in a safe place accessible to the researcher only for period of five years and be destroyed afterwards.

Voluntary participation

Participation in this study is voluntary. Participants have a right to withdraw from this study at any time without being penalized. No legal steps will be taken should the participant withdraw from the study.

Financial concerns

Participant will not receive any financial reimbursement for participating in this study

Contact information

Any concerns or enquires about your participation in this study may be directed to the researcher.

Consent

The researcher explained the conditions and procedure of this research study to me in verbal and written form, therefore I give my consent to voluntarily participate in this research.

Participant's signature

Appendix 3: Declaration form

I, -----(**Participant**), declare that:

1. I understand that I am participating in this study voluntarily and not forced to participate. I understand that I have the right to withdraw from participating at any time without providing any explanation to the researcher.
2. I understand that my particulars and identity will be kept confidential and not be revealed to anyone should the results be published.
3. I understand that there is no possible benefits or financial reimbursement I will receive from participating in this study.
4. I understand that no legal steps or penalty will be taken against me if I withdraw from this study.
5. I understand that there are no risks involved participating in this study and all interview materials will be kept for five years and be destroyed afterwards.

Signed at -----on -----

Participant signature-----