

**EXPLORING THE EXPERIENCES OF ABUSED WOMEN AND THEIR
PARTICIPATION IN ENTREPRENEURIAL SKILLS TRAINING PROGRAMMES
AS A TOOL FOR EMPOWERMENT OF THE SELF AND THEIR FAMILIES IN
THE WESTERN CAPE**

**A THESIS SUBMITTED IN FULFILMENT OF THE REQUIREMENT OF THE
DEGREE MASTERS IN CHILD AND FAMILY STUDIES (SOCIAL WORK)**



**Department of Community and Health Sciences
University of the Western Cape**

**UNIVERSITY of the
WESTERN CAPE**

MOTOPJA PAMPHILIA HLAPA

Student number: 9341071

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Supervisor: Prof. Shaheed Soeker

DECLARATION

I, MOTOPJA PAMPHILIA HLAPA, declare that all the work contained in this thesis: *Experiences of abused women about their participation in entrepreneurial skills training programmes as a tool for empowerment of the self and their families*, is my personal original work (excluding where acknowledgements specify otherwise). Neither the whole work nor any part of it has been, or is to be, submitted for another degree in this or any other university. Every source that I have utilised or cited has been specified and recognised by means of comprehensive references contained in the document.

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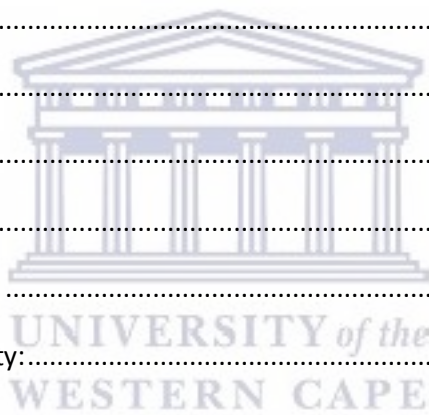


TABLE OF CONTENTS

DECLARATION	i
TABLE OF CONTENTS.....	ii
TABLE OF FIGURES	ix
TABLE OF TABLES	ix
ACKNOWLEDGEMENTS.....	x
DEFINITION OF TERMS.....	xi
LIST OF ABBREVIATIONS	xiii
ABSTRACT.....	xv
KEYWORDS.....	xvii
CHAPTER ONE	1
BRIEF OVERVIEW OF THE STUDY	1
1 Background	1
1.1 Introduction	2
1.2 Rationale of the study.....	3
1.3 Research design and method.....	4
1.4 Research context.....	5
1.5 Problem Statement.....	6
1.6 Research question.....	6
1.7 Researcher's back ground.....	7
1.8 Overview of subsequent chapters	7
CHAPTER TWO	9
LITERATURE REVIEW	9
2 Introduction	9
2.1 Epidemiology of abused women.....	9
2.1.1 Incidence of violence against women.....	10
2.1.2 Definitions of the forms of abuse or violence	11
2.1.3 The impact of violence or abuse against women	12

2.1.4	Prevalence of violence or abuse against women	13
2.1.5	Mortality of abuse.....	14
2.2	Risk factors associated with violence against women or women abuse	14
2.3	The consideration of mental disorders as a disability amongst abused women.....	16
2.4	The relationship between the impact of abuse on women and unemployment	18
2.5	Empowerment of abused women	19
2.5.1	The empowerment process	20
2.5.2	Empowerment as an outcome.....	21
2.5.3	Empowerment of abused women	22
2.6	Building economic empowerment for abused women	23
2.7	Entrepreneurial skills development programme as a tool for the economic empowerment of abused women	25
2.8	Entrepreneurship as a tool for empowering abused women to achieve economic well- being	26
2.9	Summary	30
CHAPTER THREE		31
RESEARCH METHODOLOGY		31
3	Introduction	31
3.1	Aim of the study.....	31
3.2	Objectives of the study	31
3.3	Research paradigm	32
3.3.1	Qualitative research.....	32
3.3.1	Exploratory Research	32
3.3.2	Descriptive research	33
3.4	Description of study setting	34
3.5	Sampling strategy.....	34
3.5.1	Participants selection.....	35
3.5.2	Description of study participants.....	36

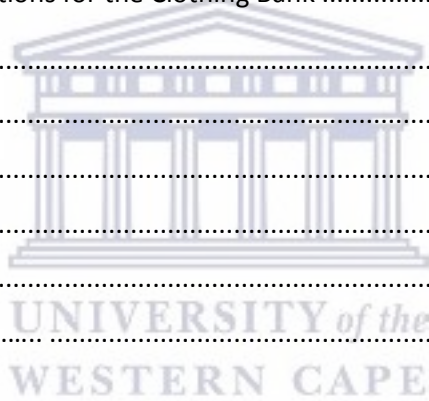
3.5.2.1	Characteristics of participants who were abused women who graduated from the Clothing Bank’s enterprise development programme (P1 –P10)	37
3.5.2.2	Participants that are key informants (P11-P14).....	38
3.6	Data collection technique	39
3.6.1	In-depth interviews.....	39
3.6.2	Focus groups	40
3.6.3	Description of interview process	41
3.7	Data analysis	42
3.7.1	Data management	42
3.7.2	Thematic content analysis	42
3.8	Bracketing	44
3.9	Trustworthiness	45
3.9.1	Truth value:	45
3.9.1.1	Member checking:	45
3.9.1.2	Triangulation:.....	46
3.9.1.3	Interview techniques:	46
3.9.1.4	Researcher’s reflexivity:.....	46
3.9.1.5	Peer debriefing:.....	46
3.9.2	Applicability:	47
3.9.3	Consistency:	47
3.9.4	Conformability:	47
3.10	Ethics statement	48
3.11	Limitations of the study	49
CHAPTER FOUR		50
FINDINGS.....		50
4	Presentation of findings.....	50
4.1	Introduction	50
.....		51



4.1	Theme one: Life is a challenge if you are living in poverty	52
4.1.1	Living with unemployment and poverty	53
4.1.2	Lack of financial independence.....	56
4.1.3	Impact on mental health and emotional disturbances.....	57
4.2	Theme two: The struggles the participants faced while on the programme	59
4.2.1	Learning struggles	60
4.2.2	Emotional and relational challenges.....	62
4.2.3	The hardships of selling and reaching targets	65
4.3	Theme three: Benefits derived from participating in the programme.....	67
4.3.1	Learning different skills.....	68
4.3.2	Earning money enabled changes in the quality of life for the self and family	70
4.3.3	A supportive environment and improved relationships.....	73
4.4	Theme four: adaptation to life after graduating and leaving the programme.....	77
4.4.1	Internal adaptation strategies	78
4.4.1.1	Coping with new realities.....	78
4.4.2	External adaptation processes.....	81
4.4.2.1	Funding the continuation of entrepreneurial activities.....	81
4.5	Summary	83
CHAPTER FIVE		84
DISCUSSION.....		84
5	Introduction	84
5.1	Difficulties and challenges posed by unemployment	84
5.1.1	Inability to provide life's basic necessities.....	85
5.1.2	Dependence on others.....	87
5.1.3	The Psychological Consequences of Unemployment	88
5.1.4	Living in debt and borrowing from others.....	89
5.2	Difficulties experienced during participation in the programme	90
5.2.1	Learning new things was a difficulty.....	90

5.2.2	Dealing with jealousy	91
5.2.3	The hardships of selling and reaching targets	92
5.2.4	Time spent with the family	93
5.3	Benefits derived from the programme	93
5.3.1	Learning different skills	94
5.3.2	Sharing problems and helping each other to receive encouragement	95
5.3.3	Earning money which enabled changes in the quality of life	95
5.3.4	Gaining independence and removing the self from the poverty situation	96
5.3.5	Experiencing positive relationships with family and community members.....	97
5.3.6	Receiving mentoring, coaching and encouragement	98
5.3.7	Supportive environment and sisterhood.....	99
5.4	Adapting to life after graduating and leaving the programme.....	99
5.4.1	Lack of capital to continue running the business, strength and motivation	100
5.4.2	Things have changed.....	101
5.4.3	The desire to be taken back into the programme	102
5.4.4	Permission to shop from the trainees shop.....	102
5.5	Refusal to go back to the way life was before joining the programme	103
5.6	Relation to the Framework for the Empowerment of abused women	104
5.7	Building economic empowerment for abused women	105
5.7.1	Financial Literacy.....	106
5.7.2	Economic self-efficacy.....	107
5.7.3	Economic Self-sufficiency	108
5.8	Utilising Entrepreneurship development programmes as tools for empowering abused women	109
5.9	Women empowerment, entrepreneurship and financial well-being.....	110
CHAPTER SIX.....		112
STRENGTHS, LIMITATIONS, CONCLUSION AND RECOMMENDATIONS		112
6.	Introduction	112

6.1	Strengths of the study.....	112
6.2	Limitations of the study	112
6.3	Conclusion.....	113
6.4	Recommendations.....	115
6.4.1	Recommendations for NGOs and advocates of abused women empowerment	116
6.4.2	Recommendations for health professionals such as social workers working with abused women particularly in a skills training programme	116
6.4.3	Recommendations for the Department of Social Welfare and Development	117
6.4.4	Recommendations for policy development.....	117
6.4.5	Recommendations for future research in the area of entrepreneurship and skills development particularly for this vulnerable group.....	118
6.4.6	Specific recommendations for the Clothing Bank	118
	REFERENCES.....	120
	APPENDICES	152
	APPENDIX A.....	152
	APPENDIX B.....	156
	APPENDIX C.....	157
	Participant's name:	157
	Participant's signature:	157
	Date:	157
	APPENDIX D.....	158
	Participant's name.....	158
	Participant's signature.....	158
	Date.....	158
	APPENDIX E	159
	APPENDIX F	160
	Participant's name.....	160
	Participant's signature.....	160
	Date.....	160
	APPENDIX G.....	161



APPENDIX F 162
APPENDIX I 164



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WESTERN CAPE

TABLE OF FIGURES

Figure 1: Diagrammatic representation of themes and categories.....	51
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TABLE OF TABLES

Table 1: Theme one and related categories.....	52
Table 2: Theme two and its related categories.....	59
Table 3: Theme three and its related categories.....	67
Table 4: Theme four and its related categories.....	77
Table 5: Steps and Levels of Empowerment: Statements by a battered woman	105



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DEFINITION OF TERMS

Abuse: abuse is any malicious act that can be physical, sexual, emotional, verbal and psychological intended to inflict harm on another human being (South African Domestic Violence Act 116, 1998). For the purpose of the study, the terms “abused women” and “women with histories of abuse” will be used interchangeably.

Violence against women: Violence of this nature is deemed by the United Nations to be directed specifically at women, which can take a myriad of forms such as beating, harm, threats, or sexual and emotional harassment against a woman in either private or public settings (WHO, 2011).

Gender-based violence: A universal term which is indicative of the violence that exists due to power relations that tend to follow traditional patriarchal settings in societies in which the subjugation of women is apparent (Bloom, 2008).

Domestic violence: Domestic violence refers to any act of violence or abuse that occurs in a domestic setting (New Zealand Domestic Violence Act, 2009).

Intimate partner violence: WHO (2013) defines this form of violence as any behaviour within an intimate relationship when one partner is subjected to physical instances such as slapping, hitting, kicking or beating; psychological harm (intimidation, humiliation and persistent belittling); forced sexual acts or any other form of controlling behaviour.

Entrepreneurship: The practice of establishing or seizing identified opportunities with the aim of following them and turning them into something successful regardless of lack of access to resources currently controlled, in order to create wealth or earning potentials (Timmons & Spinelli, 2003).

Skills training programmes: These are programmes utilised to equip the trainees with the necessary skills and information that they did not possess prior to their involvement in the programmes. These programmes are seen as interventions which support the empowerment process that individuals have to undertake in order to gain knowledge and skills so that they can modify their perceptions of self and sense of worth. The results of this process enhance opportunities for employment as well as participation in social activities that promote their social contribution (Liimatainen, 2002).

Empowerment: To be empowered means an individual undergoes a process that equips them with new knowledge and skills that will enable them to instigate constructive changes in their own lives. Anyone who has had their power taken away from them by any means will be deemed to be empowered when they gain or regain the power and the renewed ability to control their own life (Kasturirangan, 2008)

Economic empowerment: A person is economically empowered when they have the intelligence to use the economic resources at their disposal as well as having the ability to make decisions that yield successful economic results (Postmus, Plummer, McMahon & Zurlo, 2012). Their newly found wisdom and intelligence will enable them to take responsibility and be accountable for their individual financial welfare. Conclusively, according to Postmus (2010), an economically empowered individual will be equipped with knowledge and skills that comprehend economic self-efficacy and economic self-sufficiency, all of which can be attained through financial literacy.

Disability: The World Health Organisation (2005) describes disability as the inability of a person to function fully because of a health condition which might hinder their ability to influence environmental and personal factors around them.

Economic self-efficacy: The term refers to the individual's intrinsic belief that they possess the means, choices and the assurance to succeed financially (Perry & Morris, 2005)

Financial literacy: An individual is considered to be financially literate when they possess the ability, competencies and know-how of financial management which enable them to enjoy a lifetime of financial good fortune. Furthermore, this individual can then make well-informed decisions on the usage of money at any given time in their life, another way of ensuring that those who live in poverty can improve their quality of life and rise out of poverty through financial education (PACFL, 2008 & Government Accountability Office, 2012).

Economic self-sufficiency: This is universally considered to indicate that families who are financially self-sufficient do not have to rely on public financial support to meet their own financial needs (Long, 2001).

Economic well-being: According to the Council on Social Work Education (2016), economic well-being refers to the ability to attain both current and future financial well-being. Families, communities and individuals should be able to consistently meet their current financial needs, for example, the ability to buy food, have housing, and pay for utilities, health care, transportation, education, child care, clothing, and taxes on a daily basis. It also includes the ability to make economic choices and feel a sense of security, satisfaction, and personal fulfilment with one's personal finances and employment pursuits. On the other hand, future economic well-being will indicate the capability to absorb financial shocks, meet financial goals, build financial assets, and maintain adequate income throughout their life-span.

LIST OF ABBREVIATIONS

APA: American Psychiatrist Association

CDC: Centres for Disease Control and Prevention

CSD: Centre for Social Development

CSVR: Centre for the Study of Violence and Reconciliation

DRA: Development Research Africa

DSM-IV: Diagnostic and Statistical Manual of Mental Disorders, 4th Edition

GBV: Gender Based Violence

GL: Gender Links

IPV: Intimate Partner Violence

ISS: Institute for Security Studies

NGO: Non-governmental Organisation

PTSD: Post Traumatic Stress Disorder

REAP: Redevelopment Opportunities for Women's Economic Action Program

SA: South Africa

SAMRC: South African Medical Research Council

SASH: South African Stress and Health

TBC: The Clothing Bank

UCT: University of Cape Town

UN: United Nations

UNDP: United Nations Development Programme

UWC: University of the Western Cape



WHO: World Health Organisation

WMA: World Medical Association

WMAHD: World Medical Association Helsinki Declaration



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ABSTRACT

South Africa as a country currently has the highest level of unemployment, as well as the utmost frequency of gender based violence perpetrated on women. This study explored how the use of an entrepreneurship development programme can be used to empower unemployed women with histories of abuse. While most women in South Africa have experienced some abuse in their lifetime, the burden of unemployment can render them helpless and disempowered. Most of them, raising their children alone while unemployed and living in poverty, experience life as a struggle with the inability to afford and provide life's basic necessities for themselves and their families. In an attempt to improve their quality of life, these women will look for help and assistance from any organisation that promises to offer them opportunities to remove themselves from poverty situations. With the existence of many NGOs that offer programmes geared towards empowering unemployed women, particularly those with vulnerability, there is always a need to ensure that such programmes deliver as promised. Therefore, it became necessary to explore whether women exhibit evidence of being empowered through skills after participating in a women empowerment programme.

The study was aimed at exploring and describing the experiences of abused women and the perceptions of key informants about their participation in the Clothing Bank's entrepreneurial skills training programme in the Western Cape Province of South Africa. A qualitative research design was used to explore these experiences and perceptions from fourteen participants that comprised ten women who graduated from the programme, and four key informants who worked with the women on the programme. The researcher employed two data collection methods to access the perceptions and experiences of the participants. The researcher made use of focus groups with the key informants, while in-depth interviews were conducted with the women graduates. Thematic analysis was chosen to analyse the data, and manual management of the data was done in preparation for the analysis and report writing. The study was further aimed at obtaining participants' perceptions and experiences of barriers and facilitators as well as adaptation processes that influenced the women's ability to adapt to life after graduating and leaving the programme. The findings were revealed in four themes.

Theme one relates to the difficulties and challenges experienced by the participants before joining the Clothing Bank. The participants' descriptions of their lives before joining the

Clothing Bank were interpreted in terms of living with unemployment and poverty and lack of financial independence.

Theme two discusses the struggles the participants faced while on the programme. The participants construed these struggles in terms of what they had to learn, the emotional and relational challenges created by group dynamics and other relationships outside the programme. Theme three relates to the facilitators that enabled the women to change their lives. The theme describes the benefits that the participants derived from participating in the Clothing Bank's programme. Theme four discusses the participants' adaptation to life after graduating and leaving the program. The theme is clarified by internal and external adaptation processes. Governing or monitoring the conduct of health professionals working with female survivors of abuse when referring them to NGOs that run skills development programmes through government policies, were observed to be a necessary recommendation. In addition, it was essential to ensure that policies can be developed to monitor and ensure that the NGOs to which these women were referred had proper and specific capacity to cater for their unique needs. Lastly, there is a great need to conduct many follow-ups post-programme to ensure that the participants that were referred to the programmes are coping emotionally with their new realities.

The framework for building empowerment for abused women provided a theoretical perspective through which the empowerment of abused women was analysed. The use of financial literacy training was also explored as a facilitator for the economic empowerment of abused women in relation to the training and development offered through the Clothing Bank's entrepreneurship development programme. The study further revealed that promoting entrepreneurship through economic literacy programmes that are aimed at abused women can facilitate their economic empowerment and alleviate unemployment and poverty in their lives. Finally, the study established that the empowerment of abused women who participated in the Clothing Banks's entrepreneurial development programme was not only influenced by the women's desire to remove themselves from the poverty situation by the skills they were taught, but also by the supportive, mentoring and coaching environment in which the learning and healing process took place.

KEYWORDS

Abused women, battered women, poverty, unemployment, lack, empowerment, skills, training, selling, customers, stress, self-esteem, economic well-being, entrepreneurial activities, quality of life



CHAPTER ONE

BRIEF OVERVIEW OF THE STUDY

1 Background

The primary focus of the research was to explore the experiences of abused women and their participation in entrepreneurial skills training programmes as a tool for empowerment of the self and their families in the Western Cape, South Africa. The researcher was inspired to pursue this study by the overwhelming amount of information documented by different scholars and researchers about the challenges and difficulties faced by women survivors of abuse or gender based violence. In all the documented literature, the disempowerment of women through different predicaments such as poverty and violence or abuse, appear to be receiving the highest attention from scholars and researchers. In addition, it was the researcher's desire to pursue a career in the Social Work field with particular specialisation in the area of child and family studies, prompted by the exploration of this phenomenon of using entrepreneurship training as an intervention tool not only to empower battered women with skills to reverse their feelings of helplessness, but also the need to address their economic vulnerability and be empowered to take care of their families' financial needs and instil a sense of hope in their children. The perceptions and experiences of the participants helped to provide relevant information regarding the barriers and facilitators that influence the adaptation of interventions designed to empower battered women financially and personally to combat poverty and circumstances in their lives. This study was also influenced by the fact that, according to Martinez, Levie, Kelley, Saemundsson & Schott (2010), globally entrepreneurship is now seen as the creator of national wealth and competitiveness, which necessitates the need to create business development and entrepreneurship training programmes which will enable and increase individual participation. South Africa appears to have the highest level of unemployment in the world which was 25% in 2015 (Statistics South Africa, 2015). If the above assertion is to be considered, the other factor that influenced the study is that there is only a 7% level of entrepreneurship participation in South Africa, with a mere 11% of individuals indicating their intention to become entrepreneurs (Herrington, Kew & Kew, 2015). Therefore programmes developed with the goal to train the

unemployed and develop them into entrepreneurs, are pivotal to the integration of individuals in gaining economic well-being and eradicate poverty in their lives. This information is also related to the framework for building economic empowerment for abused women and the literature that focuses on entrepreneurship training as an intervention tool for economic empowerment. These theories were used to conceptualise the introduction of entrepreneurship to unemployed women with histories of abuse, to feel empowered both financially and socially for their families and society in general. The findings in the study show that the skills the women learned from the Clothing Bank's entrepreneurship development programme became useful in their lives and those of their families. This information can be used by health-care experts, such as social workers and NGOs that work with abused women, in skills training programmes in relation to programme content design and development.

1.1 Introduction

Internationally, authors assert that every society in the world is struggling with the pervasiveness of violence or abuse against women (Sorbo, Grimstad, Bjorngaard, Schei & Lukasse, 2013). According to various authors, even though official and consistent data do not exist, women in South Africa experience high levels of gender based violence (Mathews, 2010; Abrahams, Mathews, Martin, Lombard & Jewkes, 2013; Nduna & Nene, 2014). Various literatures acknowledge that societal factors that could propagate the infliction of harm and abuse towards women are manifold and that their collaboration takes place on individual, community, economic, cultural and religious levels (Krug, Dahlberg, Mercy, Zwi & Lozano, 2015). The South African Stress and Health Society (SASH), together with the Johns Hopkins University and the University of Cape Town, conducted a study which revealed that one in eight women in South Africa, equivalent to 13,8% of women, have experienced gender-based violence relative to the 1,3% reported by men. Vetten's (2014), collective account reports that women have experienced intimate partner violence, sexual and domestic violence at a higher rate than stated in the other twelve similar studies, as opposed to the findings in the SASH study. The results of the abovementioned studies are relevant in the current study since the focus is on women who have experienced violence, which will be used interchangeably with the word abuse in this study. WHO (2011) states that violence against women is mainly gender-based, in which women are victims of either

sexual violence, physical violence, emotional, psychological or any other forms of torture to which the perpetrator may choose to subject the victim. Froeschle (2009) declares that many of the authors who focus on women with histories of abuse cite apprehension concerning financial strength in addition to low self-concept, negative self-esteem, lowly career-related self-efficacy, shame, guilt, and passive behaviour, poor locus of control, hopelessness, depression, high stress levels, somatic problems and poor problem-solving skills. In relation to abused women's anxiety about financial stability, Sanders (2007), states that very often those women who experience abuse, especially those who are poor, lack the economic resources necessary to live independently. Furthermore Sanders (2007) posits that understanding and creating strategies that address financial well-being is essential to addressing the issue of domestic violence.

1.2 Rationale of the study

The study is motivated by the results of a survey done by the organisation, Development Research Africa (2008) in South Africa where the findings indicated that 44% of the victims and survivors of domestic violence were financially dependent on the perpetrator. Similarly, 41% were dependent on the perpetrator for housing themselves or their children. The majority of the victims were unemployed and did not earn an income at all. Although there is no evidence of a similar study conducted in South Africa, a study conducted by Logan, Shannon, Cole & Swanberg (2007) with women recruited from the domestic violence courts in California, United States of America, revealed how difficult and challenging it is for women to achieve and maintain employment while dealing with psychological and emotional abuse, threats of violence and stalking in their lives. The results of the above study are in consonance with the assertion by other scholars that lack of financial means and unemployment are the greatest distresses many abused women report (Godwin, Chandler & Meisel, (2003) & Haj-Yahia & Cohen, (2008)). According to Froeschle (2009), women who have fallen victims of violence require immediate access to vocational information and training opportunities in order for them to access instant financial sources. Moreover, the World Bank has identified empowerment as one of the key integral elements of poverty reduction and a way of driving primary development assistance goals (Malhotra, Schuler & Boender, 2002). A study conducted by Rothman, Stidsen, Hathaway & de Vries (2007) revealed that employment can play a critically important, positive role in the lives of intimate partner violence victims. Although not specific to abused women, another study that also

influenced the rationale of this current study is a study on empowerment through entrepreneurship conducted by (Abbasian & Bildt, 2009) on immigrant women in Sweden. The latter study revealed that entrepreneurship may be a strategy to achieve integration in the working lives of those women, and thereby increase their empowerment. Within the context of victims and survivors of abuse participating in entrepreneurial skills training programmes as a tool for empowerment of themselves and their families, there is a need for an exploration of their experiences in relation to the influence of these programmes on their ability to empower themselves and their families. It might be easy for individuals to be recruited into entrepreneurial skills training programmes as one of the practices that enable unemployed individuals to generate income earning opportunities; however, abused women joining these programmes not only come with the baggage of unemployment and poverty, but also of vulnerability and powerlessness that require the reconstruction of their lives in a positive light. This current study was conducted to investigate the assertion made by McDermott & Garofalo (2004) that, if programmes wish to empower women, they should be grounded in a clear conceptualisation of empowerment, rather than assuming that programmes are empowering. In addition, the absence of a study of the use of entrepreneurial skills training and entrepreneurship as a tool for empowering abused women in South Africa means that the information gathered through this study will assist in providing the foundation for future research on this subject.



1.3 Research design and method

For the purposes of exploring, relating and understanding the lived experiences of entrepreneurship training programmes as a tool for personal and economic empowerment for those women who have suffered abuse, the qualitative research method was selected and utilised. This research method permits the analysis of the phenomenon of participating in entrepreneurship development programmes as a means of empowerment for abused women and their families (Leedy & Ormrod, 2005). Terre Blanche, Durrheim & Painter (2006) assert that the research design should aim at finding explanations as to how and why human beings arrive at their own understanding of how phenomena occur in social settings. An exploratory and descriptive approach were used in order to understand whether participating in an entrepreneurial skills training programme increases and facilitates empowerment of the self and their families. Ten women with histories of abuse, who have graduated from an entrepreneurship development programme offered by the Clothing Bank, an NGO in the

Western Cape South Africa, and four key informants, (who worked for the Clothing Bank) were purposively selected for the study. Initially there were twenty graduates who attended the screening interviews to determine if they fell within the category of the participants for the purpose of the study. The focus group discussion with the four key informants was conducted to access their perceptions about the phenomenon of using entrepreneurial skills training as a tool for empowering the abused women personally and for the empowerment of their respective families. The interviews and focus group discussions were audiotaped and transcribed verbatim. In order to manage the data, the researcher followed the four principles of data management as defined by Miles & Huberman (1994). The first principle is formatting, followed by cross referral, then indexing, abstracting and finally, pagination. Braun & Clarke, (2006); & Corbin & Strauss' (2008) thematic content analysis was also used to analyse the data as prescribed by the authors. The ethical principles well-defined by the World Medical Association Helsinki Declaration on how to conduct research with human participants were also followed in this study (World Medical Association, 2013). The participants' confidentiality and privacy were also respected and will continue to be as their names will not be revealed nor used anywhere in the report. Anonymity was ensured as all personal information regarding the participants was removed from research reports and would not be included in any future published articles. Guba's model to achieve trustworthiness, which encompasses approaches that enable the formation of truth value, applicability, conformability and neutrality of the data were, incorporated into the study (Krefting, 1991).

1.4 Research context

The research context of the study was in the Western Cape, which is one of the nine provinces of South Africa. The research participants of the current study consisted of ten women with histories of abuse who have graduated from the entrepreneurial skills training programme that works with unemployed women with children who live in the Western Cape. In addition, there were four key informants who participated in the study; they all worked with the women at the Clothing Bank (i.e. the programme manager, the business coach, the life coach and the psychologist). Data were gathered by means of in-depth interviews and focus group discussions with the participants. In-depth interviews using a guided questionnaire were conducted individually to explore the study phenomenon from the abused women who graduated from the programme (i.e. ten women in total). Furthermore a focus

group discussion was held among the key informants at the Clothing Bank's premises. All the ten individual in-depth interviews with the graduates took place at their homes.

1.5 Problem Statement

According to Machisa, Jewkes, Morna, & Rama, (2011), there is overwhelming evidence that abuse and other forms of gender-based violence seem to be inflicted on women and children by those close to them, i.e., intimate partners or any other male known to the child or the women. Furthermore, Mathews, Abrahams, Jewkes, Martin, Lombard & Vetten, (2008) Jewkes, Sikweyiya, Morrell, & Dunkle, (2009); Abrahams, Mathews, Martin, Lombard, & Jewkes, (2013); all report on studies conducted over more than two decades which reveal how horrifyingly high the prevalence of gender-based violence, as well as abuse, rape, or murder of women and children, is in South Africa. Many studies, which include those conducted outside South Africa, highlight the need and importance of building empowerment with female survivors of abuse. Empowerment is described as being the term frequently used to describe a precise methodology aimed at developing and enhancing the knowledge and skills of survivors of abuse or violence so that they can effect progressive modifications in their individual lives and those of their families (Postmus, Plummer, McMahon & Zurlo, 2012). Multiple authors, (Sanders & Schnabel, 2006; Postmus, Plummer, McMahon & Zurlo, 2012) all agree that survivors of violence need to be educated on how to establish safe financial tactics in their lives. In an attempt to understand the ability of such interventions to empower abused women, a qualitative study was conducted to explore the experiences of abused women who participated in the Clothing Bank's enterprise development programme, in order to contribute data for those organisations intending to establish and run such programmes in South Africa.

1.6 Research question

What are the experiences of abused women participating in the Clothing Bank's entrepreneurship skills development programme and the perceptions of the key informants (those who worked with the women on the programme) about the programme as an empowerment tool for the women and their families?

1.7 Researcher's back ground

In January 2006, I decided to change my career from Marketing and Business Management to Psychology. Although my initial intention was to specialise in Clinical Psychology, when I started doing contract work as a content developer as well as research consultant for various departments of Social Development and Welfare, I found myself drawn to the field of community development. It was during this time that I got involved in the development and implementation of programmes aimed at empowering women through entrepreneurial skills training. In addition, I became involved in the development and implementation of a programme for orphans and vulnerable children as well as child-headed families. Through my involvement, I became interested in the empowerment of both women and children and how families that are headed by women can be empowered to ensure that the children enjoy a quality of life like any other children. The alarming evidence of the history of abuse the women and children had endured in their lives led me to endeavour to find out more about the opportunities for empowerment through programmes that could offer abused women entrepreneurial skills training.

1.8 Overview of subsequent chapters

Chapter One: Brief overview of the study

The background of the study is discussed in the first chapter, together with the description of the impact of abuse of women, as a long-term problem. This is followed by a description of the rationale for the study, the research design and methods, the research context as well as the research question. An overview of the subsequent chapters is also provided in this chapter.

Chapter Two: Literature review

The second chapter of this thesis focuses on the conceptualisation of abuse and the psychological disability of an abused woman. It also provides discussion on the connection between unemployment, poverty and abused women. Furthermore, the chapter describes the framework for building empowerment of abused women and the utilisation of an entrepreneurial skills development programme as a means of building economic empowerment for abused women. Lastly, the chapter discusses entrepreneurship as a tool for empowering abused women to achieve economic well-being for themselves and their families.

Chapter Three: Research methodology

This chapter describes the methodological principles of the study. It provides clarification about the study design, study setting, the sampling strategy used for selecting the participants for the study, data collection technique and data analysis processes. Furthermore, the methods through which the trustworthiness and research ethics for the study were achieved are discussed in this chapter.

Chapter Four: Findings

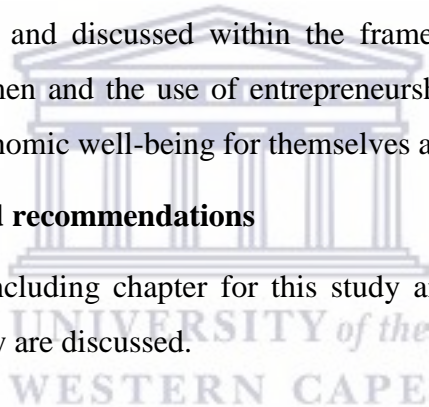
This chapter focuses on the findings of the study. It describes the patterns, trends and relationships that emerged from the analysis of the study. The findings were presented and described as themes, categories and subcategories.

Chapter Five: Discussion

This chapter discusses the findings of the study in relation to relevant literature. Thereafter the findings were interpreted and discussed within the framework for building economic empowerment of abused women and the use of entrepreneurship as a tool for empowering abused women to achieve economic well-being for themselves and their families.

Chapter Six: Conclusion and recommendations

Chapter six serves as the concluding chapter for this study and recommendations and the conclusion of the present study are discussed.



CHAPTER TWO

LITERATURE REVIEW

2 Introduction

In section 2.1, the epidemiology of abused women and the impact of abuse on women are discussed. Sections 2.2, 2.3, 2.4 and 2.5 discuss the prevalence of violence or abuse against women, risk factors associated with violence against women or women abuse, the consideration of mental disorders as a disability amongst abused women and the relationship between the impact of abuse on women and unemployment. Sections 2.6 and 2.7 provide a discussion on the framework for building empowerment for abused women and the utilisation of entrepreneurial skills training for building economic empowerment for abused women. Finally, entrepreneurship as a tool for empowering abused women to achieve economic well-being for themselves and their families is discussed.

2.1 Epidemiology of abused women

Throughout the study, the word ‘abused women’ is distinctively used within the context of gender-based violence against women. The concept of abuse is also referred to in a variety of ways and the term has been used interchangeably with other terms such as violence, battery, domestic violence and intimate partner violence. The World Health Organization (2011) asserts that the apparent evidence of the detrimentally affected health and wellbeing of women and children and their inability to fully participate and contribute to the success of society, can be attributed to acts of violence perpetrated against them in society. According to WHO (2011) a woman is violated, abused or battered when she is subjected to acts of physical, sexual and mental harm. In addition, she could also be constantly threatened, harassed, intimidated, humiliated or even deprived economically. The epidemiology of women abuse or violence against women is described in terms of incidence, prevalence and risk factors, and impacts on the subsequent subsections.

2.1.1 Incidence of violence against women

The incidence of abuse or violence against women speaks to the number of occurrences that violence or abuse is inflicted on women. According to Montesanti (2015), a person of any gender can be subjected to violence in their domestic setting; they can be harassed, raped or even beaten because of their gender that is considered to be inferior. Furthermore, the term gender-based violence is utilised to distinguish women and girls as those who are subjected to any form of violence or abuse. The women or girls can either be harmed emotionally, physically in different ways such as beating, raped or just forced into sexual acts without their consent, or be denied the financial support they require, which constitutes economic abuse (Machisa, Jewkes, Lowe & Rama, 2011). It is recorded in the KPMG report that these forms of violence or abuse against women can be inflicted upon them in their own homes, by their romantic partners or even a complete stranger at any place (Khumalo, Msimang & Bollbach, 2014). The violence is not exclusive inflicted upon women by intimate partners. However, domestic violence seems to be the most popular form of violence women experience in their own homes, which may well be sexual assault, battery, coercion and harassment (Sigsworth 2009; Tshwaranang Legal Centre 2012). The World Health Organisation (2013), reports that as early an age as 15 years, girls can experience intimate partner violence and non-partner sexual violence. Women between the ages of 15 to 18 seem to be at risk of experiencing violence or abuse that occurs in their intimate relationships, more especially in settings where marriage occurs in this age group. Moreover, those who have experienced child sexual abuse are, by legal definition, included in the group of women who have experienced gender-based violence since these are not equally exclusive classifications of violence (WHO, 2013). It is estimated that one in three women globally has experienced physical and/or sexual abuse at some point in their lifetime (WHO, 2013). In South Africa, a study conducted in the Limpopo Province in South Africa by Phaswana-Mafuya & Ramalepe (2008) on the experience of abuse, revealed that women suffer all forms of abuse, namely physical, emotional, economic and sexual. In Gauteng alone, a study found that more than 50% of women in Gauteng have experienced intimate partner violence (IPV), 22% of unmarried women who have had an intimate relationship reported IPV, and 21% have experienced violence from a family member (Jewkes, Sikweyiya, Morrell & Dunkle, 2011). Another study on gender-based violence also revealed that all the participants had experienced various forms of abuse at least once in their lives, regardless of the settings within which they had occurred; they might have been raped, made to live in fear, harassed, bullied and even beaten up at home, in their

intimate relationships or by any other person, including strangers (Gender Links, 2012). This study, which was conducted in the four provinces, provided conclusive findings that 77% of women in Limpopo, 51% in Gauteng, 45% in the Western Cape and 36% in KwaZulu-Natal had experienced some form of GBV (Centre for the Study of Violence and Reconciliation, 2008).

2.1.2 Definitions of the forms of abuse or violence

The following section discusses the various forms of abuse or violence that were reported by any of the women who took part in this study.

- **Psychological or emotional abuse**

This type of abuse may constitute being bullied, having one's loved ones or possessions threatened, being called by derogatory names, stalking the person, lowering their sense of self-confidence and worth, restricting their movements and denying them the freedom to spend time with family and friends (Centres for Disease Control and Prevention - CDC, 2006).

- **Sexual abuse**

According to Orange & Brodwin (2005), a person is sexually abused when they are being forced, threatened or deceived into sexual activities ranging from looking or touching to intercourse or rape. This kind of abuse can simply take the form of unwanted touching of a sexual nature, where a woman's sexual parts are fondled or intimately touched without their consent. This provides evidence that the perpetrator is abusing their alleged superiority over the victim, be it age-related, from a position of power or for any other reason in which the perpetrator wishes to be shown to be more powerful than the victim (Reavey, Ahmed & Majumdar, 2006).

- **Physical abuse**

Helfrich, Lafata, Macdonald, Aviles & Collins (2001), state that physical abuse can be inflicted on a woman through hitting, punching, kicking, biting, throwing or tying down, choking, smothering, burning, threatening with a weapon, refusing to help the woman when she is sick or injured, being forced to take drugs or being forced to eat something she does not want to eat.

- **Economic abuse**

When a person is deprived or denied the economic or financial resources they are entitled to, they are being subjected to economic abuse (Vetten, 2005). Furthermore, Ludsin & Vetten (2005) also describe economic abuse as detrimental acts where the man controls the woman's assets, her access to money and other financial resources, including preventing her from going out to work by managing and abusing the money earned by the woman.

2.1.3 The impact of violence or abuse against women

- **Economic impact**

Unemployment and lack of financial means to continue to survive are seen as the biggest challenges and difficulties reported by many women who have suffered abuse (Godwin et al., 2003; & Haj-Yahia & Cohen, 2008). According to Sanders, Weaver & Schnabel (2007) it is very difficult for women from poor backgrounds and low incomes to live independently of their abusers because they struggle to meet their daily financial needs. It has been proven that, even in their adult lives, because they have suffered or witnessed abuse or violence in their childhood, (Khumalo, Msimang & Bollbach, 2014) their ability to obtain higher education qualifications which offer the advantage of acquiring decent employment and to be financially secure, are impeded. Moreover, Khumalo, Msimang & Bollbach, (2014) argues that working women with histories of abuse or violence could be less productive and often absent from work because they could be suffering from depression, PTSD, anxiety, and may generally be more distracted (KMPG, 2014), subsequently impacting their economic well-being. A study was conducted by Kimerling, Alvarez, Pavao, Mack, Smith & Baumrind (2009) on 6,698 California women with the aim of determining the relationship between the specific effects of physical violence, psychological violence and post-traumatic stress disorder (PTSD) symptoms, and their inability to secure a job or stay employed. What was revealed was that those participants who reported intimate partner violence had no jobs. Within all the participants, 20% reported psychological violence, 18% reported physical violence, and 19% had symptoms of PTSD. In line with the above results, Duvvury, Carney & Huu Minh (2012), reveals that the ability of women with histories of abuse to earn more money declines by 35%, which shows that there is a strong link between violence against women and lower incomes.

- **Physical impact**

According to Day, McKenna, Bowlus (2005), the main causes of death, disability and illnesses in women are as a result of violence, other than their smoking habits, being obese, suffering from known diseases such as high blood pressure and other illnesses. Abused women tend to suffer from chronic pain and gastrointestinal symptoms because of recurring physical and psychological stressors that impact their body's ability to combat stress and maintain a stronger and healthier immune system (Humphreys, Cooper & Miaskowski, 2011). Black (2011) further agrees that the experience of physical suffering always leads to the individual having to live with poor health, inability to live a socially productive life, constantly having to incur medical expenses and having their job or employment negatively impacted.

- **Psychological impact**

Depression, mental and emotional breakdown, serious injuries and stress have been revealed in some empirical studies as consequences of violence and abuse, with more extreme cases resulting in death through murder or suicide (Henttonen, Watts, Roberts, Kaducu & Borchert, 2008). In South Africa alone, a study by SASH reports that a lifetime of post-traumatic stress disorder amongst women is linked to their experiences of domestic violence (Kaminer, Grimsrud, Myer, Stein & Williams, 2008). A cross-sectional study of 200 abused women in a Chinese community found that 75% were suffering from severe depression (Wong, Tiwari, Fong, Humphreys, & Bullock, 2011). An Indian study reported that 62% of abused women ($n = 106$) were diagnosed with depression (Haqqi & Faizi, 2010). Conclusively, in agreement with the studies mentioned above, according to the Social Issue Report, depression and post-traumatic stress disorder are the most catastrophic emotional and psychological health consequences which impact the abused women's quality of life and require the woman to spend time in counselling or participating in group therapy programmes in order to heal (Ofstehage, Gandhi, Sholk, Radday & Stanzler, 2011).

2.1.4 Prevalence of violence or abuse against women

WHO (2013), outlines a report which contains the first global systematic review and a mixture of the body of scientific data on the prevalence of two forms of violence against women, i.e., violence by an intimate partner (intimate partner violence) and sexual violence by someone other than the intimate partner (non-partner sexual violence). This report shows

the following findings: overall 35% of women worldwide have experienced either physical and/or sexual intimate partner violence or non-partner sexual violence; worldwide, almost one third (30%) of all women who have been in a relationship have experienced physical and/or sexual violence by their intimate partner (in some regions, 38% of women have experienced intimate partner violence); and, globally, 7% of women have been sexually assaulted by someone other than a partner. In South Africa various studies spread over more than two decades reveal that the prevalence of gender-based violence, including abuse, rape or murder of women and children, is alarmingly high (Mathews , Abrahams, Jewkes, Martin, Lombaard& Vetten, 2008; Jewkes, Sikweyiya, Morrell & Dunkle, 2009; Abrahams, Mathews, Martin, Lombard & Jewkes, 2013). According to Machisa, Jewkes, Morna & Rama (2011), South African women and girls, regardless of the implementation of the Domestic Violence Act in 1998, are subjected to extreme gender-based violence by strangers and those close to them within their homes, at schools, in churches, social institutions and other places which are considered to be safe for them to enjoy.

2.1.5 Mortality of abuse

Henttonen, Watts, Roberts, Kaducu & Borchert (2008) refer to most first-hand studies which publicised results showing depression, psychological and mental breakdown, serious injuries and, in extreme cases, murder or suicide propagated by violence against women. Studies among abused women in Eastern countries reveal that the suicides that occur are shame-motivated (Kohli & Malhotra, 2011). Comparatively, Western studies had less discussion of shame-motivated suicide by abused women, but they constituted suicide as an act of helplessness (Canetto, 2008).

2.2 Risk factors associated with violence against women or women abuse

For the purpose of this study, the ecological model proposed by WHO (2012) will be used to understand the risk factors associated with violence. The model segments these risk factors into four levels, namely: individual, relationship, community and societal.

Below is a list of examples of norms and beliefs that support the various acts of violence against women as identified and recorded by the World Health Organisation (WHO, 2012:p5)

- The superior social status of men seems to give them the right to affirm their power over the woman through violence
- Any time that a woman's behaviour is deemed to be unacceptable, a man should physically punish her to keep her in line
- Any conflict resulting within a relationship between a man and a woman should be resolved through physical violence, since this is seen as the only solution
- A man has a right to sexual intercourse in marriage even when the woman does not consent
- To keep the family together and not cause any unhappiness, a woman should tolerate violence or abuse of any kind
- Men believe that there are times when a woman deserves to be beaten
- Men demonstrate their masculinity through sexual activities, including rape
- Girls should take the responsibility to ensure that men's sexual urges are controlled

According to the aforementioned ecological model, on an individual level most common factors that seem to be present in causing men to commit acts of abuse against women, are a young age, low level of education, witnessing violence in formative years and experiencing violence while growing up (Heise & Garcia-Moreno, 2002; & WHO/LSHTM, 2010). Johnson & Das (2009) also cite harmful use of alcohol and drugs, personality disorders, acceptance of violence (feeling that it is acceptable for a man to beat his partner) and past history of abusing partners as some of the factors at an individual level. Heise & Garcia-Moreno, (2002) & WHO/LSHTM, (2010) also specify that some of the factors that compel perpetration of violence against women by men at the relationship level, include conflict or dissatisfaction within the relationship, male superiority, economic hardship and infidelity. Moreover, disparities in educational achievements, in which the woman might be more educated than the man, could cause the man to resort to violence against his partner (Garcia-Moreno, Jansen, Ellsberg, Heise & Watts, 2006). On a community and societal level, the following factors have been found across studies (Heise & Garcia-Moreno, 2002, & WHO/LSHTM, 2010):

- Gender-inequitable social norms (especially those that link notions of manhood to dominance and aggression);
- Poverty - low social and economic status of women
- Weak legal sanctions against intimate partner violence within marriage

- Lack of women's civil rights, including restrictive or inequitable divorce and marriage laws; weak community sanctions against intimate partner violence
- Broad social acceptance of violence as a way to resolve conflict;
- Armed conflict and high levels of general violence in society.

With particular reference to South Africa, research conducted by Cornelius, Shahrokh & Mills, (2015) and Institute of Development Studies – UK (Jewkes, Flood, & Lang, 2015) report on findings based on a case study done from July to November 2014 in Cape Town and the Matzikama area of the Western Cape. The findings reveal that the patriarchal social norms, multifaceted and intersectional power disparities in South Africa, whether because of race, gender, class or sexuality, are behind the high prevalence of gender-based violence. Moreover, this study confirms that existence of gender-based violence infiltrates every sphere of society from the political, economic and social structures (Jewkes, Flood & Lang, 2015). Additionally, previous studies conducted by various scholars in South Africa have revealed that the influences of culture, tradition and religion have been found to be the root causes of gender-based violence. Cultural norms and beliefs also seem to reduce women to a weaker and more inferior gender that can be attacked for numerous reasons, because of practices such as lobola, ukuthwala and Sharia laws that appear to make men believe they have paid a price to exercise their rights against women, including violent or abusive acts. According to the Gender-Based Violence in South Africa (2016), the socialisation of both men and women to conform to the above cultural norms and practices promotes the infliction and tolerance of gender-based violence.

2.3 The consideration of mental disorders as a disability amongst abused women

The WHO (2002) asserts that gender discrimination practices, gender-based violence and gender-role stereotyping behaviours and patterns, are the main causes of mental health problems which globally contribute to the proliferation of disease and disability. The WHO (2013) posits that women and girls find it difficult to contribute to the success of society as a whole because of their compromised health and well-being resulting from their experiences of abuse and violence. Koci, (2004); & Sachs-Ericsson, Blazer, Plant & Arnow (2005), also theorise that the effects of abuse on the victim can lead to a life time of increased psychological challenges and physical complications. Agreeing to the above, scholars Chen, Murad, Paras, Colbenson, Sattler, Goranson, Elamin, Seime, Shinozaki, Prokop & Zirakzadeh (2010), theorise that a woman can be diagnosed with a life time of psychiatric

disorders as a result of having suffered sexual abuse at some stage in her life. A systematic review and meta-analysis study supports this assertion, where the substantiation of the positive link between sexual abuse and a lifetime diagnosis of psychiatric disorders was investigated. The findings of the statistical association between sexual abuse and a lifetime diagnosis of anxiety disorder, depression, eating disorders, post-traumatic stress disorder, sleep disorder and suicide attempts, was momentous. According to these findings the victim's sex or age at the time of the violence or abuse does not matter; the link still remains and can become stronger. However, a history of rape seems to strengthen the association. The results of the above study form the basis on which the psychological disability of abused women is reviewed in relation to this current study. In a multi-country study on women's health and domestic violence against women it became apparent that women with a history of abuse in various forms display signs of emotional distress, thoughts of suicide and suicide attempts. The study also highlights that alcohol and drug abuse, as well as sleeping and eating disorders, inactivity and low self-esteem, unsafe sexual behaviour, placing one's self in harm's way and post-traumatic disorder among other factors, were found to contribute to abuse against women (WHO, 2010). Prosmán, Jansen, LoFoWong & Lagro-Janssen (2011) conducted a cross-sectional study in Rotterdam, Netherlands, on women aged >18 visiting a general medical practice, to explore the relationship between the prevalence of intimate partner violence and depression. In keeping with the other studies, a significant association between intimate partner violence and depression was revealed. While half of the women in the studies had experienced abuse and suffered from depression, more than three-quarters of the women who were depressed reported having suffered intimate partner violence. Examples of other studies such as that conducted by (LoFoWong, Wester, Mol, Romkens & Lagro-Janssen, 2007; Hegarty, Gunn, Chondros & Taft, 2008; Pineless, Mineka & Zinbarg, 2008), on depression in survivors of domestic violence, have conclusively exposed that women in an abusive relationship are probably more likely to suffer from depression. The examples above are some of the few international studies that have been conducted to determine the relationship between violence against women and depression or other mental health disorders. In South African, Padmanabhanunni & Edwards (2015) conducted a research on nine rape survivors who participated in the Silent Protest march, which takes place every year at Rhodes University in order to highlight the sexual abuse of women, corroborate the harm done and that camaraderie is built among the survivors. The findings showed that, while other participants experienced validation and empowerment, post-traumatic stress disorder was also reported by the majority of the women who participated in the march and the study. The

studies cited above validate that the violence against women affects the women's mental health, leading to depression, post-traumatic stress disorder and other related disorders. Perez, Johnson & Wright (2012) reported that, from their research, an average of 64% of battered women meets DSM-IV diagnostic criteria as defined by the American Psychiatric Association (APA, 2000). This criterion describes post-traumatic stress disorder manifesting through the victim re-experiencing the event every time trauma is induced in them, that they display avoidance behaviour or any stressful or traumatic situation with the fear of reliving the experience, emotional numbing, and hyper-arousal symptoms secondary to a traumatic event. Consequently, abused women suffering from these disorders might receive the same treatment as people with moderate mental health disability.

2.4 The relationship between the impact of abuse on women and unemployment

The unemployment of abused women may be largely related to their mental state such as depression, post-traumatic stress disorder and other related disorders inflicted by their experiences of abuse (Savage, Quiros, Dodd & Bonavota, 2007). Using a representative community sample of Australian adults, Butterworth, Leach, Pirkis & Kelaher (2012) discovered that mental health has a role in determining an individual's future employment position and prospects. Additionally, the results of this study also revealed that those with pre-existing mental health problems, particularly the common mental disorders such as anxiety and depression, should expect that those mental health problems may have an effect on subsequent employment opportunities. Conclusively, according to the findings of this research, those women displaying signs of known mental health disorders face a high risk of not securing employment, compared to their counterparts who are in healthier states of mind or are mentally healthy (Butterworth, Leach, Pirkis & Kelaher, 2012). Considering the consequences of abuse on women as a disability, the unemployment of abused women is to be viewed in relation to that of people living with disability. The United States of America's Bureau of Labor Statistics (2017) reflected that the unemployment rate for persons with a disability was 10.5% in 2016, about twice that of those individuals with no disability (4.6%). Additionally, among persons with a disability, the unemployment rates were similar for both men and women in 2016 (10.1% and 11.0%, respectively). Statistics South Africa, (2017) shows that in South Africa, though no statistical data is available on unemployment of people living with disability, particularly women, and the national disability prevalence rate is 7.5% with the rate of women living with disability being 8, 3%, while the rate of men living with

some disability is 6.5%. Consequently, if abused women are suffering any of the common mental disorders as a result, for example anxiety, depression and post-traumatic stress disorder, those women are counted amongst the 6.5% of women living with disability in South Africa. Using the statistical data of the United States of America to measure the relationship between unemployment and women living with disability, the unemployment rate will be generalised to be within 11.0% resulting in an indication of how these women will have no jobs to provide an income for themselves and their families. According to the South African Department of Women (2015), women in South Africa remain disproportionately vulnerable to poverty, and in 2012 statistics showed that women constituted 72.4% of those living below the poverty line compared to men who made up 67.3%. Furthermore, though the gap seems smaller, in the money-metric poverty scale, which includes asset poverty in its definition of poverty, the gap is considerably higher. In regard to some of the factors influencing the vulnerability of women to poverty, race plays a significant role, because white women in the very low poverty levels in 2012 make up 5.6%, while the percentage of African women living in poverty is 81.0%, with Coloured women making up the remaining 62.2% (South African Department of Women, 2015). Evidently, most women who have suffered abuse or violence also have a tendency to lean towards alcohol and drug addiction with some resorting to suicide as a way of easing themselves of the pain of living, as their mental and physical health becomes compromised due to injuries and the emotional burden created by the trauma. Busch & Valentine (2000) also mention the consequences of violence or abuse that the women have endured leading to a life of poverty and homelessness for themselves and their children because of the financial support they lose once they separate or remove themselves from an abusive partner who was their provider.

2.5 Empowerment of abused women

For any abused woman or survivor of abuse, for her to rebuild her life and heal, there is a need to regain power, which an empowerment process is capable of inducing. It is therefore not unexpected to discover that at the centre of every definition of empowerment there is the word “power”, which enables the disempowered person to influence their own life, make decisions about their life and also ensures that they maintain these choices and decisions for the improvement of themselves (Abbasian & Bildt, 2009). The field of Social Work has developed models of empowerment, which those working with survivors of abuse, including those living in poverty or generally marginalised due to social constrictions, can adopt

(Scheuler, Diouf, Nevels & Hughes, 2014). According to Bowie & Dopwell (2013), in most instances when there are children involved, the women, as mothers, also have to shoulder the burden of providing for their families and eradicating poverty in their lives. In addition their challenges are exacerbated by their lack of higher educational achievements which could secure them stable jobs in order to make a decent living. Failure to secure jobs due to a lack of desirable skills means an inability to meet daily living expenses such as housing, health care and other necessities; not being able to afford decent and proper childcare, and finally no savings to take care of unforeseen expenses. Richmond, Geiger & Reed (2013) argue that anyone who is involved in the empowering process of women, who have experienced trauma, should understand the difference between internal and external bases of agony in those women's lives. Anyone who advocates for the empowerment and healing of abused women emphasises and encourages the process of women regaining their power in order to find the strength to express their anger, build their self-confidence, speak up and cultivate their own worth, not only for their own benefit but for the benefit of their families and society at large (Turner & Maschi, 2015). It suffices to adopt Raisborough & Bhatti's (2007) definition of empowerment, which refers to it as the "women's power" to create new opportunities and identities which are not automatically or uncritically prescribed by traditional gender norms. This definition, together with the definition of empowerment by Kasturirangan (2008) as a process whereby the previously disempowered woman now gains control or power over her own life, provides the foundation through which the current study investigates a programme that trains women who have lost 'power' due to abuse and unemployment. Conclusively, in the current study, empowerment provides a significant theoretic framework through which the women can view their lives differently after undergoing the empowerment process (AlMaseb & Julia, 2007). From an empowerment approach, it is important for any woman who was rendered powerless to find and strengthen her sense of worth in order to adopt a new and positive way of doing things and take control of her circumstances, which will enable her to handle any further challenges she may experience in life (Angus, 2010).

2.5.1 The empowerment process

According to Zimmerman, (1995) empowering processes should allow people to determine or control their destiny and contribute to decisions that affect their lives. In agreement, empowerment as a process should enable the individual to improve their circumstances as a result of the increased personal or political power that they will now possess (Guitierrez,

1995). In conclusion, for a person to be seen as being empowered, she should have gone through a journey of individual development and a transformation process.

2.5.2 Empowerment as an outcome

How does one identify the outcome of an empowerment process? What are the qualities that should be displayed by an individual who has gone through an empowerment process? According to Ali, (2014) one of the outcomes would be the individual's ability to successfully put into practice what was imparted during the empowerment process. Cornwall & Edwards, (2010) argue that empowerment should not be viewed as a linear process; there should be constant negotiations that give the individual the ability to reach the goals which might have inspired them to go through the process of empowerment in the first place. In order for empowerment to be fully defined, the following components need to be visible: cognitive, psychological, economic and political components. The cognitive component encompasses one's understanding of their own subordinate position, which may have resulted in their disempowerment; what were the causes of disempowerment and acquiring new knowledge that enables them to question the initial belief systems which had resulted in their disempowerment (Stromquist, 2002). The psychological component is attached to those feelings that the individual develops to enable themselves to improve the conditions in which they find themselves, at both personal and societal levels (Stromquist, 2002). With regard to the economic component, there should be encouragement to get involved in meaningful economic activities that offer the individual to be empowered independence and a degree of autonomy (Stromquist, 2002). Lastly, the political component allows the individual to identify and advocate for activities that will improve the social conditions that they find themselves subjected to (Stromquist, 2002).

To conclude, Stromquist, (2002) says that individuals cannot be emancipated through economic empowerment alone; they should also be empowered politically, cognitively and psychologically for us to consider the empowerment process successful.

In order to identify empowerment as an outcome, the individual who has undergone the empowerment process must begin to display a certain sense of power, which is considered to be fundamental and is at the core of empowerment (Kuttab. 2010). Arguably, Riger (1993) warns that because a person has undergone an empowerment process, the outcome does not necessarily mean an increase in power. Riger (1993) asserts that when an individual has a

sense of empowerment, there is a likelihood that he or she are under some illusion of having attained freedom, when in reality they are still controlled by either politics or practices at a macro level. To support the above argument, both Riger (1993) and Stromsquists (2002) say that there has to be a clear differentiation between an individual having the ability to control resources and having a sense of empowerment. On another approach, Mahajan (2012) promotes an individualistic approach where there is evidence of the individual's self-esteem and self-confidence having been increased as a result of the empowerment process they have undergone. Based on the arguments above, the real empowerment should not only be centred on the individual's self-efficacy, but also ensure that the said individual is equipped to have the power over resources and policies. From this perspective, it is clear to conclude that the empowerment process should equip the individual with the ability to initiate change that will influence events in his or her life (Onyishi & Agbo, 2010).

2.5.3 Empowerment of abused women

According to Kasturirangan (2008), the woman's personal values ought to drive her ability to be empowered, her objectives for wanting to be empowered as well as her actions throughout the empowerment process, especially after she has endured violence of any form. Anczewska, Roszczyńska-Michta, Waszkiewicz, Charzyńska & Czabała (2010) argue that since the incitement of domestic violence comes from the different structures of society, be it those that begin at an individual, organisational or societal level, any empowerment process should take place on all levels. Furthermore, these authors stress that at an individual level, anyone who works with the women who have suffered violence or abuse, should take cognisance of the specialised and complex needs of the women to be empowered. Their goal for getting involved in any empowerment activity is usually geared towards increasing their knowledge, acquiring new strategies to enable them to cope, not feeling socially isolated, and managing their lives in order to lead a healthy life filled with possibilities. The empowerment programme will need to be customised to specifically enable the abovementioned changes, as well as equip the women with mechanisms that instil self-determination, increase their confidence and make them aware of what they can achieve with the skills they acquire. While they go through the process, their involvement in group activities will enable them to gain power through learning from others by the sharing of experiences, offering each other support and receiving support from others in the same programme. Logically so, because for any empowerment programme to be effective and

successful, it should have a curriculum that covers the building of one's self-esteem, how to become assertive, and learning and practising relaxation methods, as well as taking care of one's health and well-being through a personal wellness plan (Anczewska, Roszczyńska-Michta, Waszkiewicz, Charzyńska & Czabała, 2013). It is on the basis of the above discussion that this theoretical framework for organising empowerment of abused women was used as a conceptual lens through which the findings of the study were interpreted. This framework has been used effectively in other studies that conceptualised that many abused women experience, Froeschle (2009), lack self-confidence, have a low sense of worth, live with shame and guilt, always feel hopeless, depressed, highly stressed and find it difficult to believe they can ever excel professionally, exhibit passive behaviour and somatic problems, have a low locus of control and generally become anxious about dealing with problems.

According to Buchbinder & Birnbaum (2010), there is a huge tendency for abused women to feel trapped in a traumatic world because they are overwhelmed by their loss of self-efficacy, independence and the freedom to choose how to steer their lives because their trauma seems to inform their choices. Eyben, Kabeer & Cornwall (2008), consider empowerment to happen when individual women desire, struggle for and are able to bring about substantial changes in their lives in relation to power. These women can, collectively with other survivors, work together to regain power and refuse to continue to be silenced and violated, as well as collectively begin to see a different world characterised by strength and the ability to remove themselves from both poverty and abusive situations. From this perspective, the process of empowerment should instigate both internal and external changes in the individual being empowered (Popper, 2005). Internally, the empowered individual should have a sense or hold a strong belief about her own ability to make decisions and also come up with viable solutions to the problems and challenges she encounters in her life (Parsons, 2000). The external change process will be evident when the individual can demonstrate the ability to act and to put into practice the practical knowledge, the information, the skills, the competencies and all the new resources attained from the empowerment process (Parsons, 2000).

2.6 Building economic empowerment for abused women

Kasturirangan (2008) advocates for the utilisation of economic empowerment models that are influenced or inspired by the well tried and tested traditional models of empowerment, which were designed for empowering survivors of domestic violence. Karturirangan (2008)

suggests that economic empowerment should equip the individual with new skills and competencies, confidence and abilities to take care of her own economic and financial matters. To support the above argument, Postmus (2010) says that financial literacy, as a means of empowering the individual economically, should include seeing that person achieve economic self-sufficiency and economic self-efficacy. Hetling & Postmus (2014) also emphasises that there is a strong association between financial literacy and economic empowerment. A review and inquiry into the Allstate Foundation curriculum, as conducted by Postmus, Plummer, McMahon & Zurlo (2012), confirmed that an assertion that an individual is economically empowered is strongly influenced by how financially literate they are. As a result of earlier studies on economic empowerment from diverse disciplines, 1) financial literacy, which is the person's financial know how, 2) economic self-sufficiency, which refers to the individual's behavioural patterns about economic matters and 3) economic self-efficacy, which is the individual's sense of belief about their ability to make sound financial and economic decisions, are the three main aspects of economic empowerment (Perry & Morris, 2005; Vitt, Kent & Siegenthaler, 2005; Postmus, 2010). Postmus, Plummer, McMahon & Zurlo (2012) used a sample of abused women to conduct an exploratory study in order to confirm whether or not the three aspects as mentioned above, financial literacy, economic self-efficacy and economic self-sufficiency, truly do result in economic empowerment. Their findings reported a substantial and imperative correlation between the three variables and economic empowerment, together with race as an added variable that enhances economic empowerment. In order to determine whether the current study fits within the framework for building economic empowerment for abused women, the findings from this current study will be tabulated within the variables as revealed in the study conducted by Postmus, Plummer, McMahon & Zurlo (2012).

According to Postmus (2010), survivors of violence can have their confidence, skills, knowledge and behaviours improved because of their participation in financial literacy and economic empowerment programmes which can lead to the development of their financial well-being and confidence to handle financial matters with which they are faced (Weaver, Sanders, Campbell & Schnabel, 2009; Postmus & Plummer, 2010). Hetling and Postmus (2014), argue that economically vulnerable groups, such as abused women in this study, can be assisted through financial literacy programmes in order to build their economic empowerment and self-sufficiency. In view of the above assertion, it means that anyone who has gone through a financial literacy training programme should be able to attain some level

of economic empowerment which will entail the knowledge of and skills necessary to differentiate the financial choices to be made, hold an articulate conversation about money and financial issues without feeling uncomfortable, devise future financial plans and act proficiently in everyday financial circumstances (Vitt, Anderson, Kent, Lyter, Siegenthaler & Ward, 2005). According to Johnson & Sherraden (2007), most definitions of financial literacy only encompass knowledge obtained from financial education without the inclusion of financial behaviours, as contained in the definitions above. The authors further posit that included in such knowledge is the ability to proficiently prepare and follow a budget, balance a cheque book, make sound financial investments, manage credit and make provision for their financial future through savings. Indeed, authors such as Engelbrecht (2008) seem to hold a different view that financial literacy will include one's understanding of how various economic matters play out and how to contribute successfully to the economy through economic involvement. Perry & Morris (2005) see both formal and informal educational sources, such as education, professional training or seminars, and informal sources, such as family or friends, to be the significant contributors to a person's attainment of financial literacy. In entirety, economic self-sufficiency and economic self-efficacy, as already defined in the foregoing sections, is what economic empowerment entails and can be obtained through the acquisition of financial knowledge and skills, which is the definition of financial literacy (Jacob, Hudson & Bush, 2000). These authors are of the view that when an individual is properly skilled, their confidence in making informed and responsible financial decisions increases significantly. They further claim that an individual possesses financial skills when they know how to handle financial matters such as paying debts, managing their credit profiles, knowing their credit scores, understanding what it entails to obtain credit, loans and store accounts and pay them every month, etc., and finally ensuring they have more assets than liabilities. On the other hand, Dorado (2011) uses the U.S. Government Accountability Office's definition of financial literacy which says that for low-income families, it is critical to be trained on how to handle and manage financial matters and make appropriate money-related decisions for the present and the future in order to combat poverty in their lives.

2.7 Entrepreneurial skills development programme as a tool for the economic empowerment of abused women

There seem to be a view in the African continent that when women are empowered through educational programmes, their sense of worth, economic independence and autonomy will be increased and they will obtain equal status to that of men in society (Dibie & Dibie, 2012).

This view is supported by Walia (2013), who asserts that if women are empowered, they will acquire the ability to succeed, advance and also possess the power to act on economic decisions. Empowering women to become entrepreneurs will not only impact on the economy of developing nations but will also positively influence quality of family life in these nations. The World Bank (2007) believes that when women are earning a constant living, whether as entrepreneurs or as employees, they can positively add to domestic income and help cover expenses for their family's day to day survival.

2.8 Entrepreneurship as a tool for empowering abused women to achieve economic well-being

Nieman (2001) highly regards entrepreneurship as one of the most significant economic activities that can contribute meaningfully to improving financial circumstances. Supporting this view, Wennekers & Thurik (1999) assert that it is not only individuals that benefit from entrepreneurial activities but also society because of contributions made by entrepreneurs to the economic growth of the community. A report by Agbényiga & Abmedani (2009) discusses how in Ghana an entrepreneurship training programme was designed and implemented as a tool through which to empower women so that they could contribute towards building the economic stability of the country and also eradicate poverty in their families. Due the high unemployment rate in South Africa, which is in the region of 24.1% (Statistics South Africa 2014), one of the best strategies adopted for the country's financial progress and development is commonly recognised to be entrepreneurship (Bosma, Jones, Autio & Levie, 2008). New jobs can be created through entrepreneurial activities with the potential to reduce unemployment and eradicate poverty in the country; thus it is important to encourage the establishment of new ventures (Herrington, Kew & Kew 2010). Unfortunately, from 2002 to 2012, there has not been any significant increase in the total entrepreneurial activity in South Africa, which is still relatively lower than average (Turton & Herrington 2013). Turton & Herrington (2013) posit that the country has only 14% of people in South Africa who have intentions to be entrepreneurs, with only 40% of people believing that they are capable of becoming entrepreneurs. According to Onyishi & Agbo (2010), not only do families but the entire nation that requires that women establish and run successful ventures that will contribute to the country's economic growth and stability, as well as enhance the families' quality of life. The World Bank (2007) also articulates that women, if they are able to earn a living, whether through self-employment or wage employment, contribute to

household income and expenditure. If they are to become successful entrepreneurs, women need to create the much-needed jobs and build their own wealth, but only if they can be assisted psychologically to believe that they can succeed (Onyishi & Agbo, 2010). The above assertion by Onyishi and Agbo is in line with the concept of entrepreneurial self-efficacy which is defined by Brice & Spencer (2007) as the individual's belief in their ability to start and run a new business venture successfully because they possess the required knowledge and skills. As Krueger, Michael & Carsrud, (2000) point out, teaching individuals to intensify their self-efficacy extends beyond just equipping them with knowledge and skills but should create opportunities for the individuals practice mastery of the skill of internalising the learned competencies. Subsequently, according to Boyd & Vozikis (1994), there will be an increase in the prospect of entrepreneurship as a result of their enhanced entrepreneurial self-efficacy. Conclusively, entrepreneurship goes beyond just making money but about following a dream and being passionate about seeing the dream realised successfully (Kapur, Bikhchandani & Ravichandran, 2007). These authors hold the argument that having a dream to focus on and having passion behind it, is most likely to make one succeed. According to Onyishi & Agbo (2010), a high level of self-confidence is always evident in entrepreneurs. Those people who become entrepreneurs do not believe in fate, they believe in themselves and they see problems and challenges on the way as forces to be confronted head-on and dealt with (Onu, 2006). Kapur, et al., (2007) argue that no entrepreneur should accept defeat but rather possess a high level of courage which will always help that individual to conquer obstacles and challenges. They further posit that the individual should feel vigorous and brave enough to think and decide on what to do differently that others have not done before or rather, in situations where others have failed, still believe that they can win. Individuals who chose to become entrepreneurs or to start their own businesses are always very resolute when they do something and they make choices that add value not only in their lives, but also in the lives of others (Onu, 2006). On the contrary, Kapur et al. (2007) contends that conviction, passion and a strong belief in one's plans succeeding are required more than just being courageous. Taking a psychological approach to entrepreneurship, the need to accomplish something or to experiment with something they have never done before, to attain something and also to avoid being dominated by others, are some of the main psychological needs that drive people to become entrepreneurs (Ehigie & Umoren, 2003). Gana (2001) & Igbo (2006) both agree that being task-oriented, having the drive and energy and taking risks are some of the traits of entrepreneurs in addition to being

known as stated by Igbo, (2006); Ikeme & Onu, (2007) as creative and innovative individuals.

Though entrepreneurship is seen as a tool to empower abused women, there has to be some form of psychological empowerment to influence their entrepreneurial mind-set. Onyishi & Agbo (2009) argue that economic, social and political empowerment of women will have no significant effect whatsoever in helping them to become entrepreneurs if the empowerment process lacks the critical psychological empowerment factor. The authors constructed their argument in relation to (Thomas & Velthouse, 1990) who describes psychological empowerment as an inherent motivational process that results in the individual's ability to cognitively comprehend the four elements that can be reflected in their orientation to their roles while working. These elements are: meaning, competence, self-determination and impact. In other words, to enable or empower someone such as an abused woman, who has had her power taken away from her through the abuse or violence she endured, to become an entrepreneur, the empowerment process will have to be deeply and psychologically entrenched. The four cognitions revealed by Thomas & Velthouse (1990) will then enable the woman to continue with the entrepreneurial activities despite any challenges she encounters. In the current study, some of the abused women tend to lean on seeing the Clothing Bank as a motivation for them to become entrepreneurs, whereas without the Clothing Bank, they lacked motivation and drive to continue. On this note, meaning in relation to a person's work is described by Rosso, Dekas & Wrzesniewski (2010), as the ability to find meaning and purpose in life through one's work, which will encourage them to enjoy what they do and endure whatever challenges they encounter along the way because they know what it means for them to do what they do. Psychological empowerment of abused women as entrepreneurs will enable them to see their entrepreneurial activities not only as work but as something that has both significance and intrinsic attractiveness. Steger & Dik (2010) also assert that work is an important source of meaning in people's lives and this was also confirmed through empirical research. In this instance, entrepreneurship can be regarded as a means of assistance to construct meaning in the lives of the women participating in the current study. However, it is important to lead people into building meaning through their work instead of just saying it (Steger & Dik, 2010). On the issue of competence as part of the psychological empowerment and entrepreneurship, Spreitzer (1996) views any individual who believes in their own competency to complete a task proficiently and successfully, as having competence or self-efficacy. Their self-efficacy and positive belief in themselves will encourage and

motivate them to persevere in an activity until they complete the task and have high expectations of themselves to finish the task. Conversely, anyone who does not believe in themselves will always expect failure of any task they undertake or even not attempt anything at all because they perceive failure and difficulties they can never overcome (Kear, 2000). Following the entrepreneurship skills development training the women in this study received, there should be no doubt that their empowerment should enable them to believe in their capability to become skilled entrepreneurs. Furthermore, self-determination, which is also a component of psychological empowerment, is described by Ryan & Deci (2000) as one's knowledge of their sense of choice in commencing and controlling any actions that affect their ability to succeed. This reflects according to Spreitzer (1996) the individual's ability and power to start and continue to pursue not only entrepreneurship behaviours and processes but also to make calculated decisions about methods of entrepreneurship, the rate and level of participation and determination. The last component in the process of psychological empowerment is impact which is defined by Ashforth (1989) as the extent to which the methods of working, tactical administrative and expected processes at work can be influenced by the individuals themselves. Authors, Harvey, Martinko & Gardner (2006) applied the notion of impact in their studies of learned helplessness and an argument was presented by Campell & Martinko (1998), that, while empowerment can exert high levels of motivation, learned helplessness on the other hand denotes low levels of motivation. Inadvertently, individuals who embody extraordinary levels of emotional intelligence happen to have ascriptions in line with the definition of psychological empowerment and those who exhibit low levels operate within the confines of learned helplessness and destructive emotions (Harvey & Dasborough, 2006). Mosedale (2005) mentioned four features of empowerment, supported by well-known literature, on the empowerment of women and those four features will be used to support the findings of this study. Being disempowered or powerless is the first consideration for the need for empowerment. The continuous disempowerment of women through, for example, acts of violence and abuse, indicates that women do require empowerment more than men. Secondly, no third party can empower another person; for empowerment to take place the individual to be empowered must be the one undergoing the process. Thirdly, the empowered individual has to cultivate a sense of constructing resolutions about issues important to her leading a successful life. Fourthly, empowerment is not a once-off thing; it is a process that takes place on a continuous basis, and one never stops being empowered.

The theoretical framework chosen for this study is the *framework for building empowerment for abused women*. This framework was used because of its composition of empowerment as a process which ensures that the participants in this study had to undergo an on-going process of empowerment to enable them to improve their lives. While they were on the Clothing Bank's programme, their empowerment can never come from any other person but themselves which is what this particular framework entails. The women in this study were encouraged to regain their power in order to find the strength to improve their lives and the lives of their families, build their self-confidence, speak up and cultivate their own worth which is the core of this theoretical framework and hence the decision to utilise it for this study.

2.9 Summary

During the groundwork for the study, as evidenced in the aforementioned sections, literature review indicated a scarcity of literature regarding the use of entrepreneurship as an empowerment tool for abused women to sustain their economic well-being in South Africa. Also, there seems to be evidence that the use of entrepreneurship as a mechanism for empowerment of abused women is complicated and multifaceted. Influenced by the argument by Wennekers & Thurik (1991), which states that both the individual and society at large stand to benefit from entrepreneurial activity because of its contribution to the economic well-being of communities and families, the ability to initiate entrepreneurial activities and sustain them is dependent on the empowerment abused women would receive in relation to economic empowerment and psychological empowerment through education and training. The current study was conducted to explore and describe the experiences of abused women regarding their participation in entrepreneurial development training programmes from their own perspectives and of those who worked with them on the programme. The findings are meant to confirm whether the programme did empower the women and their families to change their quality of life.

CHAPTER THREE

RESEARCH METHODOLOGY

3 Introduction

This chapter is divided into 12 main sections which will each focus on the discussions around the methodological and analytical framework employed in this study. Section 3.1 discusses the research problem, section 3.2 focuses on the aim of the study; the objectives of the study are discussed in section 3.3, while the research paradigm used for the study is described in section 3.4. Section 3.5 provides the description of the study setting, with section 3.6 discussing the research sample by describing the participants who took part in the study and the sampling techniques that were used to select them. Sections 3.7 and 3.8 discuss the data collection procedure and the data analysis process respectively. The last part of the chapter focuses on bracketing, trustworthiness, ethical considerations and the limitations of the study; these are tabulated sequentially in sections 3.9, 3.10, 3.11 and 3.12.

3.1 Aim of the study

The aim of this study was to explore the experiences of abused women who graduated from the Clothing Bank's enterprise development programme in relation to their own empowerment and in regard to families.

3.2 Objectives of the study

- To explore and describe the challenges and difficulties experienced by unemployed abused women prior to joining the Clothing Bank's enterprise development programme.
- To explore and describe the barriers experienced by abused women participating in enterprise development programmes for empowerment of the self and their families
- To explore and describe the benefits experienced by abused women participating in enterprise development programmes for empowerment of the self and their families
- To explore and describe the key informant's perceptions of the barriers by abused women participating in enterprise development programmes for empowerment of the self and their families

- To explore and describe the key informant's perceptions of the benefits experienced by abused women participating in enterprise development programmes for empowerment of the self and their families
- To provide recommendations on suitable strategies and methods that will facilitate the implementation of successful enterprise development programmes of empowerment for abused women

3.3 Research paradigm

3.3.1 Qualitative research

As some authors will articulate, qualitative research seeks to comprehend the methods and the collective and traditional social contexts which mould a variety of behavioral patterns (Wagner, Kawulich & Garner; 2012). Furthermore, Denzin & Lincoln (2011) define a qualitative study as a positioned activity locating the researcher in the world as an observer, and it consists of fixed aspects of explanatory measurable practices that make the world noticeable. Qualitative research methods are principally used to answer the “whys and hows” of human behaviour, opinion and experiences (Guest, Namey & Mitchell, 2013). Simply put, when using qualitative research, the researcher is curious about the manner in which individuals create meaning of their world and it describes qualitative research as a method that makes use of the participant's observations which result in a narrative or descriptive interpretation of a setting or practice (Drislane & Parkinson, 2011). In order to interpret the material practices that make the world visible to the abused women who participated in the Clothing Bank's enterprise development programme for empowerment of themselves and their families, the researcher used an exploratory and descriptive approach to achieve the aim and objectives of the study.

3.3.1 Exploratory Research

According to Johnson & Christensen (2013, p.34), “a qualitative scientific method is exploratory or “bottom-up”, i.e., the researcher produces or constructs knowledge and grounded theory from data collected. The purpose of exploratory research is to become familiar with a new phenomenon or to gain new insight into it.” Exploratory studies always work from a question rather than a hypothesis because there is not enough knowledge to formulate an educated hunch to be tested. The sample selected for the exploratory study is non-random because the goal is to access information and not generalisation (Steinberg,

2015). Based on the above descriptions of the exploratory research methods, the researcher utilised this method in order to explore the experiences of the participants in the study in depth so as to obtain meaningful insight about their participation in the Clothing Bank's programme for their empowerment and that of their families. According to Steinberg (2015), language in qualitative descriptive research becomes the mode of communication and informational construction cannot be interpreted merely by reading. Inspired by this understanding of language being a vehicle of communication, in-depth interviews that were undertaken with participants consisted of open-ended questions that were posed in order to obtain information about the participant's individual experiences of the programme's contribution to their empowerment, especially as survivors of violence or abuse. The information gathered was then used by the researcher to gain an understanding of the participant's own narrative about their participation in the programme and the meanings they attach to those experiences. In order to make sense of the participant's perspective, descriptions were used by the participants to relate their experiences to the researcher. As a result, a descriptive research design was also a useful method instrumental to describe the participant's experiences and perspectives related to the purpose of the study. According to Sandelowski (2000), the qualitative descriptive study was chosen because the descriptions of the participant's experiences were desired."

3.3.2 Descriptive research

The Microsoft Encarta dictionary (2009) defines description as a process of giving an account or explanation of an event or occurrence. This could be linked to descriptive research as the participants in a qualitative inquiry usually give an account of the phenomenon under study (Holloway & Wheeler, 2010). Polit & Beck (2008) posit that descriptive approach in research enables the accurate representation of attributes of participants in the research project. To gather accurate data and provide a clear image of the experiences and perceptions of the participants in this study, a descriptive approach was utilised. This approach enabled the researcher to collect data from the participants who were asked to describe their lives after graduating and leaving the Clothing Bank's entrepreneurial skills training programme. Strebart & Carpenter (1999) posit that an open, unstructured interview is important to help achieving the descriptive goal during data collection in qualitative research. In the current study, the researcher facilitated the description of participants' experiences and perceptions of abused women's participation in the Clothing Bank's programme for their empowerment.

This was to allow for the unfolding of the phenomenon under investigation without unnecessary hindrance. It also allowed the researcher to present a detailed account of the experiences and perception of participants about the phenomenon. The description given by the participants included their understanding of the topic under investigation.

3.4 Description of study setting

South Africa consists of 9 provinces and the Western Cape is one of the provinces situated in the south-western part of the country. The participants were recruited from the enterprise development programme that works with abused women in the Western Cape. The Clothing Bank has its base in Cape Town in the Western Cape. In 2009 Tracey Gilmore and Tracey Chambers, founded the Clothing Bank in Cape Town, which generates a continuous supply chain between clothing retailers in South Africa and vulnerable members of the communities. The yearly worth of the surplus clothing in South Africa is projected to be between R200 million and R900 million; through the Clothing Bank these surplus clothes become because they are used in a training and enterprise development programme for local women who survived have difficult circumstances. The women are recruited into the programme by way of recommendation, mainly from other NGOs or government agencies dealing with them. The organisation has doubled in size and has developed into an organisation in South Africa that can be used as benchmarking examples of enterprise development. Between 2009 and 2013, 515 unemployed mothers have been trained and the organisation now caters for 500 women in the two-year programme nationally. The mission of this organisation is to empower jobless women with children, with enterprise development to enable them to acquire social autonomy and economic well-being. Their vision is to inspire, provide skills and support unemployed women to end the cycle of poverty and lack of income in their lives. The programme of the Clothing Bank consists of three phases: Phase 1 (duration 1 year): to build an entrepreneurial mentality in a harmless environment; Phase 2 (duration 1 year): developing a profound thoughtfulness about business and its complications and Phase 3 (duration 1 year): building workable autonomous businesses (The Clothing Bank Annual Report, 2015).

3.5 Sampling strategy

This section will discuss the selection criteria used for the participants as well as a detailed description of the participants themselves.

3.5.1 Participants selection

The participants were purposively selected from the attendance registers provided by the Clothing Bank programme developers. Purposive sampling was used for the study as it encompasses a comprehensive assortment of definite subjects, elements, events or incidents (Polit & Beck, 2008). Purposive sampling served as the sampling method for the recruitment of the participants because it allows the researcher to select participants through which the phenomenon under investigation can best be explored (Denzin & Lincoln 2011). The other sampling method, called ‘snowballing’, which Luborsky & Rubinstein (1995) identify as a sampling technique where participants serve as referral sources by recommending other women they feel might be eligible for a study, was used to select the key informants who participated in the study.

Thirteen women who completed the Clothing Bank’s enterprise development programme were identified based on the Clothing Bank’s database. However, only ten of the thirteen graduates who met the criteria for inclusion in the study volunteered and participated in the study. A further four participants (serving as key informants) involved in the programme at the Clothing Bank, also participated in the study. It is evident that the women who join the programme are already vulnerable because of their complex life stories which mean that counselling is one of the critical forms of support they receive. In the second year, experts in business development offer mentorship to the women and provide them with practical advice and lessons on how to run and improve their businesses. In addition, whenever any of the women experiences challenging complications in their personal lives, a qualified psychologist is available for consultation. As a result, the key informants are the programme manager, the business coach, the life coach and the psychologist, all of whom worked with the women.

The criteria used for the selection of participants were as follow:

Inclusion criteria for abused women:

- The participants should have participated and graduated from the Clothing Bank’s enterprise programme.
- Participants must be a mother who has endured some kind of abuse or violence in her lifetime.

- Participants must be able to communicate in English, Afrikaans or isiXhosa and be over the age of 18.

Exclusion criteria were as follows:

- Women who presented with active symptoms related to psychiatric conditions.
- Women with any serious speech difficulty and cognitive impairment.

Inclusion criteria for key informants:

- Being employed or volunteering at the Clothing Bank for at least 5 years.
- Able to understand English

In-depth interviews, described by Ulin, Robinson & Tolley (2005) as a data gathering technique that involves an exchange between one respondent and an interviewer which encourages the respondent to provide detailed data related to a specific topic, were used in this study. According to (Holstein & Gubrium, 1999), this encourages free expression of the respondent's feelings which will invariably lead to a "shared goal of understanding" (Seidman, Rubin, Rubin, & Dilley, 2004). The in-depth interviews were held at each participant's home. The participants in this study were interviewed until saturation of data was evident. As described by Bowen (2008), data saturation occurs when there is a replication and redundancy of information; this usually occurs in the research process when the collected data provides no new information. Data saturation was observed after the analysis of the in-depth interview with one participant who was the tenth participant interviewed with similar attributes of abuse history and had graduated from the Clothing Bank's enterprise development programme. This contributed to trustworthiness in the research process. One focus group was conducted with the four key informants at the premises of the Clothing Bank. The researcher conducted personal, face-to-face interviews with the women. All the interviews were audiotaped. A qualified transcriber, who understood isiXhosa which is the language that most of the women used during the interview, transcribed the recorded interviews. The researcher also conducted a focus group interview with the four key informants, which was audiotaped and later transcribed.

3.5.2 Description of study participants

Since two groups of participants were included in the study, i.e., abused women who participated in the Clothing Bank's enterprise development programme and the key informants who worked with these women or who were involved in the programme itself, the

description of the participants will be discussed under the following sub-headings: graduates and key informants.

3.5.2.1 Characteristics of participants who were abused women who graduated from the Clothing Bank's enterprise development programme (P1 –P10)

Ten women were participants within this group with ages ranging from 25-59 years old. All of them had experienced some form of abuse or violence in their lifetime and had children to raise and support. Detailed descriptions of the participants are as follows:

Participant one: (P1) - P1 is a twenty-five year old woman; she has one child, a daughter, and is married. She joined the Clothing Bank in 2011 and graduated in August 2014. She was sexually abused as a child. At the time of the interview she was at home since graduating.

Participant two: (P2) – P2 is a twenty- seven year old woman; she has two children, a son and a daughter, and is currently not in a relationship. She joined the Clothing Bank in 2011 and graduated in October 2014. The father of her first child was physically abusive. At the time of the interview, she had been at home for over a year since graduating.

Participant three: (P3) – P3 is a fifty-four year old woman and has four children: one daughter and three sons; she is currently not in a relationship. She joined the Clothing Bank in 2010 and graduated in 2014. Her late boyfriend used to physically abuse her. At the time of the interview, she was training to become an Early Childhood Development Practitioner and was selling various items.

Participant four: (P4) – P4 is a forty-seven year old woman; she has two children, a son and a daughter, and is currently not in a relationship. She joined the Clothing Bank in 2010 and graduated in August 2014. Her father was emotionally, financially and physically abusive to her, her siblings and their mother, and, as a result, they were raised by their mother. As an adult, she also was physically and financially abused by the father of her first child. At the time of the interview, she was not doing any business.

Participant five: (P5) – P5 is a fifty- two year old woman; she has two children (namely two daughters) and she is currently not in a relationship. She joined the Clothing Bank in 2011 and graduated in December 2014. She was sexually abused as a child (did not disclose at what age she was abused). At the time of the interview, she was not doing any business but had saved some money.

Participant six: (P6) – P6 is a thirty-four year old woman; she has two children, a son and a daughter, and is currently in a relationship but not married. She joined the Clothing Bank in

2011 and graduated in 2014. She was abandoned by her mother as a small child and suffered emotional abuse from the people who raised her. At the time of the interview, she was seeking items to sell.

Participant seven: (P7) – P7 is a 37 year old woman, who has three children, one son and twin daughters, and she is currently not in a relationship. She joined the Clothing Bank in 2011 and graduated in February 2015. She suffered economic abuse from the fathers of her children who refused to support them. At the time of the interview she was running her business.

Participant eight: (P8) – P8 is a fifty-five year old woman, who has four children, three daughters and one son, and she is divorced. She joined the Clothing Bank in 2011 and she graduated in 2014. She suffered physical, emotional and financial abuse from her ex-husband who was an alcoholic. At the time of the interview, she was not in business.

Participant nine: (P9) – P9 is a 45 year old woman who has one child, a son, and is currently not in a relationship. She joined the Clothing Bank in 2010 and she graduated in 2013. She was sexually molested by a relative when she was young. At the time of the interview, she was still trying to source items to sell.

Participant ten: (P10) – P10 is a 31 year old woman who has two sons and is currently not in a relationship. She joined the Clothing Bank in 2011 and graduated in 2014. She endured physical abuse from her boyfriend for eight years. At the time of the interview, she was selling various items.



3.5.2.2 Participants that are key informants (P11-P14)

For the purpose of this study, key informants refer to those employed or volunteering at the Clothing Bank to work with the women on the programme.

Participant eleven: (P11) – P11 is a female whose role is that of a programme manager at the Clothing Bank.

Participant twelve: (P12) – P12 is a female who serves as a business coach at the Clothing Bank.

Participant thirteen: (P13) – P13 is a female psychologist for the Clothing Bank.

Participant fourteen: (P14) – P14 is a female life coach who serves at the Clothing Bank.

3.6 Data collection technique

The researcher utilised two methods of data collection to gain insight and understanding of the participants in this study. In-depth interviews were conducted with the women graduates from the programme, while focus group interviews were held with the key informants. The greater insight that in-depth interviews provide and greater breadth that focus groups give necessitated the use of both data gathering technique for this study (Crabtree, Yanoshik, Miller, & O'Connor, 1993).

3.6.1 In-depth interviews

Data were collected via the method of using face-to-face interviews, which is a social interaction with the purpose of gathering data from individuals based on prearranged questions (Babbie & Mouton, 2001). It is a two-way conversation and an interaction with the purpose of seeing life through the participant's eyes and collecting rich descriptive data on their views and opinions, beliefs, experiences and behaviours (Wagner, Kawulich, & Garner, 2012). According to Harrell & Bradley (2009) interviews provide a variety of purposes for researchers. Interviews can be used as a primary data accumulation method to gather information from individuals regarding their own practices, beliefs or opinions (Harrell & Bradley, 2009). They also offer the opportunity to gain information on past or present attitudes or experiences. Furthermore they can be used to gather background information or tap into the expert's personal knowledge of an individual (Harrell & Bradley, 2009). A semi-structured interview format was chosen because it involves a loose structure of questions around a specific topic. The semi-structured format entails that there is a topic guide and the necessary questions that need to be covered in order to address the research aims so that the data remains relevant. However, it is a loose structure where open-ended questions provide freedom and encourage participants to share their stories. The interviewer has flexibility to change the order of questions or ask other relevant questions to probe further and explore events and opinions stated by the participant (Patton & Cochran, 2002). Structured interviews, on the other hand, would inhibit this to a certain extent because they are inflexible due to pre-determined questions and their fixed order. Semi-structured interviews have flexibility which allows for probing to exploring topics further so that new paths may be considered and that the data gathered will provide clear and detailed insight into the phenomena (Wagner, Kawulich, & Garner, 2012).

Apart from the advantages mentioned, there are some limitations to the semi-structured interview approach. In preparing for and during the interview, care must be taken to ensure that questions are in no way prompting or leading. This method is also resource-intensive and time-consuming due to the preparation, set up, interviews and transcription (Patton & Cochran, 2002).

In preparation for the semi-structured interviews, the researcher constructed a number of open-ended questions as an interview guide (see attached Appendix). This was to ensure that information gathered was relevant to the area of exploration by defining the line of enquiry, and that similar information was gathered from all participants. Due to the flexibility of this research design, the interview guide allows for adaptation during the process to include important and relevant questions and disregard those that are found to be irrelevant to the research goals (Wagner, Kawulich, & Garner, 2012). A tape recorder was used to record all the interviews for analysis. All the recorded interviews went through a transcription process before being analysed. Both the data collection and data analysis process were conducted by the researcher. A semi-structured approach towards the interviews was adopted to allow the researcher to obtain more information from the participants with the ability to probe for more information as and when necessary (Hesse-Biber & Leavy, 2011). The data collected through these interviews allowed the researcher to identify and categorise the data into themes for analysis (Terre Blanche, et al., 2006).

3.6.2 Focus groups

According to Hay (2016) when researchers involve a small group of people in a discussion on a defined topic or issue, they are conducting a focus group. The author describes this method of data collection as one of the group techniques used in research, and the techniques range from group interviews, in which each participant is asked the same question in turn, and there is little or no interaction between participants (Barbour, 2007). The interaction in focus groups was used to explore the key informants' own meaning and understanding of Clothing Bank's enterprise development programme in its ability to empower abused women. One focus group discussion of 2 hour duration was held with the four key informants employed or volunteering at the Clothing Bank to work with the women. The interviews from the focus group were also captured with an audio-tape recorder. The data for this study were collected over a period of two months (September, 2015 to October 2015).

3.6.3 Description of interview process

The interview process began with the recruitment of participants following permission from the Clothing Bank Management and the University of the Western Cape (UWC)'s Senate Research Committee and Ethics Committee. All participants were contacted by the Clothing Bank management to attend a briefing session when a presentation about the study was given. An information sheet (*see Appendix*) that describes the objectives of the study and what was expected of the participants was given to them. The content of the information sheet was also explained to the participants verbally. Following the presentation, the participants had a brief one-on-one private session with the researcher to obtain further clarity on their participation in the study. Consent forms were signed by those participants agreeing to take part in the study following the one-on-one session with the researcher. This was an acceptance form agreeing to participate in the interviews and giving consent to being audio-taped. Both the researcher and the consenting participants agreed on a convenient time and place for the interview to take place. The researcher made a point of calling the participants beforehand to confirm the appointment times agreed upon during the one-on-one session.

All interviews were conducted in the homes of the participants. All the interviews were conducted by the researcher with the aid of an interview guide. The researcher was able to speak English and Xhosa. Even though the interview guide served as a basic check-list from which questions and prompts arose, participants were allowed to direct and focus on issues they found pertinent to the discussion. The questions and prompts were open-ended and structured so that they allowed for further probing if not answered satisfactorily. Examples of the questions that were asked included: Please describe your life before joining the Clothing Bank. How would you describe what you learned at the Clothing Bank? What did you find difficult at the Clothing Bank? (*See Appendix for interview guide*). Before each of the interviews commenced, the participants were reminded that their participation was voluntary and that they had a choice to participate at all times and could choose to continue with the interview or withdraw at any time without negative consequences. Participants were also assured of anonymity throughout the process. The interviews were approximately thirty minutes to an hour long and were audio-taped. The advantages of using the audio tape recorder are that it allows for a large amount of data to be accurately recorded and transcribed and will be referred to later in the data analysis phase. Importantly, it allows the interviewer to be an active listener paying close attention to what the participants say so that areas of interest may be probed and that the participant will feel encouraged to share their stories

(Wagner, Kawulich, & Garner, 2012). All the recorded interviews between the researcher and the participants, together with the focus group sessions, were transcribed verbatim. According to Halcomb & Davidson (2006), transcription takes place when one reproduces the spoken words, such as those from an audiotaped interview, into written text. To perform a verbatim transcription refers, according to Poland (cited in Halcomb & Davidson, 2006, p.38), to the “word-for-word reproduction of verbal data, where the written words are an exact replication of the audio-recorded words”.

3.7 Data analysis

According to Schutt (2012) qualitative data analysts aim to give meaning to their textual data in such a way that it represents the setting or the people who produced this text on their own terms rather than in the terms of the researcher’s predefined measures. Qualitative data analysis is conducive to being inductive; that is, the analysis identifies relevant categories in the data, as well as patterns and relationships by means of a process of discovery (Schutt, 2012). The data analysis process for this study involved the following: data management and thematic content analysis.

3.7.1 Data management

This process has been described by Miles and Huberman (1994) as a logical procedure which involves the storing and recovery of material data collected as raw data, to concluding the report on the findings. The above authors state this as involving five key general principles involving formatting, cross referral, indexing, abstracting and pagination. To fully comprehend information in the data, the researcher immediately listens and re-listens to the audio recordings from the interviews after each interview; this gives the researcher a sense of understanding the emerging information before proceeding with further interviewing. To guarantee the appropriate organisation of data in this study, the raw data contained as audio recordings from the interviews were transcribed and translated verbatim by a professional transcriber.

3.7.2 Thematic content analysis

Thematic analysis is defined as a method for identifying, analysing and reporting patterns (themes) within data (Braun & Clark, 2006, p.79). According to Terre Blanche et al., (2006), a researcher uses thematic analysis in order to create an abundant description from collecting

data in view of the characteristics, processes, transactions and contexts of the phenomenon being studied. This process allows the researcher to reveal the reality of the participants and uncover their true understanding of the information required from them. The information is coded according to similarities in terms of the usage of words and how meaning is assigned to situations by the participants. Those similarities allow for the development of themes which are then categorised to provide a more detailed manual analysis by the researcher. The researcher followed Braun & Clarke's (2006) suggestion of using six phases to perform thematic analysis of data. In the initial phase, the researcher ensures that they are familiar with the data by reading and re-reading the data. This phase is followed by a process of producing the starting codes that appear to be interesting from the data. The data is organised into meaningful groups creating different codes for the data, depending on whether the themes are data-driven or driven by theory. In the third phase, the researcher starts to search for themes and then ensures that the data that was initially coded and collated has been analysed. The codes are organised through visual representation to allow for easy analysis of the codes which helps in categorising the different codes into themes and integrates the data. The fourth phase involves re-reading the entire data to confirm the themes in relation to the data set and to ensure that all the data themes are coded. This is the phase where themes are refined and others collapsed or separated into different themes to ensure that there are clear themes that can be used for analysis. The fifth phase entails the identification of anything that appears significant to support the themes. This process enables the researcher to identify and analyse the stories around each theme to establish how everything relates to the wider story of the data. In the last phase, once the researcher has concluded the themes, the findings according to the themes are analysed and a final report is drawn up.

The themes are used by the researcher to tell the story derived from the data in a way that demonstrates the validity of the analysis. During the writing of the report, the researcher has to ensure the coherence, logic, non-repetition and an interesting account of the story resulting from the data through the usage of the different themes that emerged. The researcher was guided by Braun & Clarke's (2006) suggestion that extracts from the themes must be entrenched within a description that is analytic, compelling and illustrates the story the researcher is telling about the data. This process also requires the researcher continuously check and recheck categories as a way of ensuring, according to Zhang & Wildemuth (2009), the credibility of the research results to account for the subjective nature of a qualitative analysis so that the results offer a precise illustration of connotations transferred through the

study. Wagner et al. (2012, p. 231) states the importance of the researcher asking questions such as “What is being discussed here?” and “What is the underlying meaning in this instance?” In order to achieve this, transcripts of each interview are individually analysed in order to capture the underlying meaning of texts in the transcripts, thereby enhancing the understanding of the experiences of the participants about their participation in the programme. The researcher then compares the various categories obtained from the analysed data with relevant literature, thereby enabling the establishment of links between the meanings found in the data and the theories supporting those meanings. The results are discussed in the subsequent chapter in the context of established theoretical knowledge.

3.8 Bracketing

Starks & Brown Trinidad (2007) point out that throughout the phases of qualitative research the researcher assumes the position of an instrument for analysing data. This means that the researcher’s internal preconceptions can influence the analysis of the data and this preconception has been identified not only to influence the presentation of data but also to influence the gathering and interpretation of data (Tuffor & Newman, 2012). To bracket in qualitative research implies casting aside preconceived opinion and biases about the phenomenon under investigation and taking data in context with constant in-depth reflection (Tuffor & Newman, 2012). To achieve bracketing in this study, the researcher has first to recognise any preconception about the empowerment of abused women and then detach herself from those biases in order to prevent interference in the deliverance of an authentic and true portrayal of the phenomenon. The researcher also constantly discussed this with her supervisor and peers who are currently completing their PhDs, to ensure that her bias did not affect the outcome of the analysis. The researcher’s thoughts and reflections were recorded in a journal on a daily basis in order to capture any conflicting ideas and responses arising from her involvement in the study. After each interview the researcher’s views were audiotaped as a method of self-debriefing. This was done in an effort to assist and guide the researcher in casting aside any subjective experiences in order to ensure that credibility was maintained throughout the research process.

Coding was first done manually for each transcript, after which the transcripts were arranged into columns on Microsoft word on computer for analysis; the researcher realised that this enabled her to have an easier and quicker comparison of data. Similar descriptions and direct quotes that emerged via line by line analysis of the data were grouped together to form categories. Thereafter, patterns and relationships that connected the categories were analysed to form themes. The process was repeated for all 11 transcripts before cross-analysis of the 13 transcripts was conducted. This provided a clear picture of the commonalities amongst transcripts. The data was analysed inductively. The subsequent section discusses how trustworthiness was achieved while carrying out the study.

3.9 Trustworthiness

To achieve trustworthiness in any qualitative research, Krefting (1991) recommends 4 basic criteria based on Guba's model. These criteria, which are truth value, applicability, consistency and neutrality, were utilised to achieve rigor in this study.

3.9.1 Truth value:

Truth value refers to how credible the findings of a study are; it addresses the truthfulness of the reports given as results emanating from a research project (Krefting, 1991). To ensure the truthfulness of data that were obtained from this study, the researcher used an audiotape to record the interviews held with participants and transcribed the audio recordings verbatim. This allowed accurate representation of the views of the study participants. To further achieve credibility of the study, the following strategies, posited by Krefting (1991), were used:

3.9.1.1 Member checking:

According to Lincoln and Guba (1985), member checking involves obtaining informants' feedback regarding the interpretation and conclusions drawn from a study group. The transcripts from each interview were given to each participant before analysis and their views were taken into consideration. All 14 participants responded within the stipulated period. The stipulation arose because each transcript had to be analysed before proceeding to the next. Furthermore, as the findings of the study were verified by the research participants for validation, necessary amendments were made to the findings. This ensured that the findings of the study were actual reflections of the participants' experiences and perceptions.

3.9.1.2 Triangulation:

Creswell & Miller (2000) describe triangulation as a means used by researchers in establishing validity through convergence realised in multiple information sources. This was achieved in the present study by the use of multiple data sources, which included abused women who graduated from the Clothing Bank's programme and the key informants who worked with the women on the programme, using interviews and focus group discussions.

3.9.1.3 Interview techniques:

The researcher employed two interview techniques, which included in-depth and focus group interviews. The two interview techniques enabled the researcher to explore the experiences of the women who participated and graduated from the Clothing Bank's entrepreneurial skills training programme both broadly and, simultaneously, in-depth, thereby adding rigor to the research project. The researcher also ensured that the findings of the study were reflective of the study participants by bracketing personal biases that might influence the research process.

3.9.1.4 Researcher's reflexivity:

Self-disclosure of previous assumptions and biases by the researcher helped to achieve credibility in this study. Creswell & Miller (2000) posit that in order for the readers of the research report to appreciate the standpoint of the researcher, it is critical for the researcher to admit their beliefs in the initial phase of a research process. He further advocates for the suspension of the researcher's partialities as the researcher proceeds through the study. In this study, the researcher admitted that her previous involvement training women in entrepreneurship could possibly affect the outcomes of the research. She therefore used a reflection journal to record all her preconceptions after she had to come to terms with suspending them. This enabled her to assess and review how her preconceptions may perhaps have a subjective influence on the outcomes of the study.

3.9.1.5 Peer debriefing:

The researcher had constant discussions with supervisors and she also discussed the findings of the study with colleagues who are experts in the field of enquiry. Through this constructive criticism, credibility was enhanced.

3.9.2 Applicability:

Applicability refers to how transferable the findings of a study are to similar settings. Even though qualitative enquiry has been discussed in various literature, the findings of a qualitative study are not intended to be generalised to other populations (Soeker, 2010), it is, however, expected that the findings of a study have similar meaning to other studies conducted in a similar context. This was termed as fittingness of a study by Guba (1981). To achieve the suitability of this study, sufficient description of the study population, the research method, context, the participants and the participants' lived experience, were provided and discussed to allow for comparison and its applicability in similar context.

3.9.3 Consistency:

Consistency refers to the dependability of the findings of the study if it was conducted with the same participant or within a similar context (Krefting, 1991). The researcher achieved this by giving a detailed description of the research method and peer examination. She described the different phases of enquiry used in regard to exploratory and descriptive research and this further ensured the consistency of the study. The study proposal was approved by the Ethics Committee of the University of Western Cape. The researcher also presented the findings of the study to her supervisor.

3.9.4 Conformability:

According to Guba (1981), conformability refers to the extent to which findings from a study are from informants and research conditions, rather than from other biases and perspectives. This means that neutrality should be the criterion for achieving conformability of the study. The potential on the researcher becoming biased when analysing the data was reduced through the researcher's acknowledgement of her own predispositions in relation to the subject of the study. The researcher had to endeavor to provide rich descriptions of the phenomenon under study to allow the reader to make transferability inferences. The researcher also endeavored to report in detail the processes that were followed in conducting this study in order to assist any future researcher who may want to repeat the same study with the view of arriving or not arriving at the same findings (Shenton, 2003).

3.10 Ethics statement

The World Medical Association Helsinki Declaration (World Medical Association, 2013) which guides the conduct of medical research involving human participants, was adhered to while conducting this study. The study was conducted in the best interest of the participants; the participants were not affected as the study did not involve any invasive procedure. The participants' right to dignity, confidentiality and privacy were respected as their identities were not disclosed during the documentation and reporting of the findings of the study.

Each participant that consented to participate in the study was over the age of 18 and acted in their private capacity which meant parental or organisational permission was not required for them to participate in the study. Permission was obtained from the Clothing Bank management and the University of the Western Cape (U.W.C.)'s Senate Research Committee and Ethics Committee (the Ethics letter is attached as part of the appendices) to conduct the study. Prior to conducting the interviews with the participants, an information letter, which is attached as an appendix, was given to the participants to inform them about the nature and purpose of the study. The participants were also informed that there were no rewards or penalties of any form that they would receive for participating or refusing to participate in the study. As a result of the clear communication through the information letter and the initial meeting, the participants were cognisant of their participation being entirely voluntary. They were also informed that they would not suffer any consequences should they choose to withdraw from the study at any given point and that they had a choice at all times to participate or withdraw. Their right to refuse to disclose any information or answer any question that made them feel uncomfortable during their participation was also explained to them. Furthermore, they were informed that the information they shared or revealed during the interviews would be treated with the utmost confidentiality and that their identity would be kept confidential as pseudonyms would be used when they narrated their responses.

The researcher further notified the participants that only the researcher and the supervisor would have access to the collected data to ensure that their confidentiality is protected. Because of the sensitivity of the subject matter under study, the researcher assured the participants that there would be no detrimental results from participating in the study, whether directly or indirectly. The researcher also ensured that the participants had access to contact details for telephonic counselling services, should they require them. Along with the consent form agreeing to participate in the study, written permission was also obtained from

the participants to allow the researcher to record them during the interviews. The researcher also informed the participants that the data collected would be kept in a safe, locked place at the University of the Western Cape for a period of five years to allow for the data to be checked and for potential use in later studies. The participants' right to dignity, confidentiality and privacy were respected as their identities were not disclosed during the documentation and reporting of the findings of the study. The aims, rationale and content of the study was fully disclosed and explained to the participants verbally and in written form. Finally, the researcher informed the participants about the possibilities of obtaining the research findings, which would be made available to them in a summary format upon request. The benefits to the participants and the knowledge gained outweighed the risk of potential harm (National Health and Research Ethics Committee, 2007). The researcher had a referral source i.e. a counsellor and life coach, available during the focus groups and in-depth interviews, although none of the participants required any emotional support.

3.11 Limitations of the study

Qualitative research always has the limitation of generalising its findings to a larger population; in addition, thematic content analysis is largely subjective and makes it possible for the findings presented to be affected by bias from the researcher. However, research that is qualitative in nature provides profound understanding of a phenomenon. This is applicable to this study as the findings are not to be generalised to a larger population of abused women participating in enterprise development programmes for empowerment of themselves and their families, due to its small sample size, but to provide a profound understanding of the experiences of these women. Even though it was clearly explained to the participants that the study is not intended to return them to the Clothing Bank, the participants were fixated on the possibility of going back into the programme. The participants found it challenging to articulate their experiences in the English language without mixing it with their vernacular. They were allowed to express themselves in their vernacular where possible as the transcriber was fluent in this. However, all the participants were able to get through the interview without needing a translator.

CHAPTER FOUR

FINDINGS

4 Presentation of findings

4.1 Introduction

The findings of the study are discussed in the themes and categories relating to the participants as abused women who graduated from the Clothing Bank's enterprise development programme in relation to their own empowerment and that of their families. Four main themes emerged from the findings. Theme one relates to the difficulties and challenges experienced by the participants before joining the Clothing Bank and theme two discusses the struggles the participants faced while on the programme. Theme three relates to the facilitators that enabled the women to change their lives. Theme four discusses the participant's adaptation to life after graduating and leaving the programme. The themes are presented in figure 4.1 as follows:

Theme one: Life is a challenge if you are living in poverty

Theme two: The struggles the participants faced while on the programme

Theme three: The benefits derived from the programme

Theme four: Adapting to life after graduating and leaving the programme

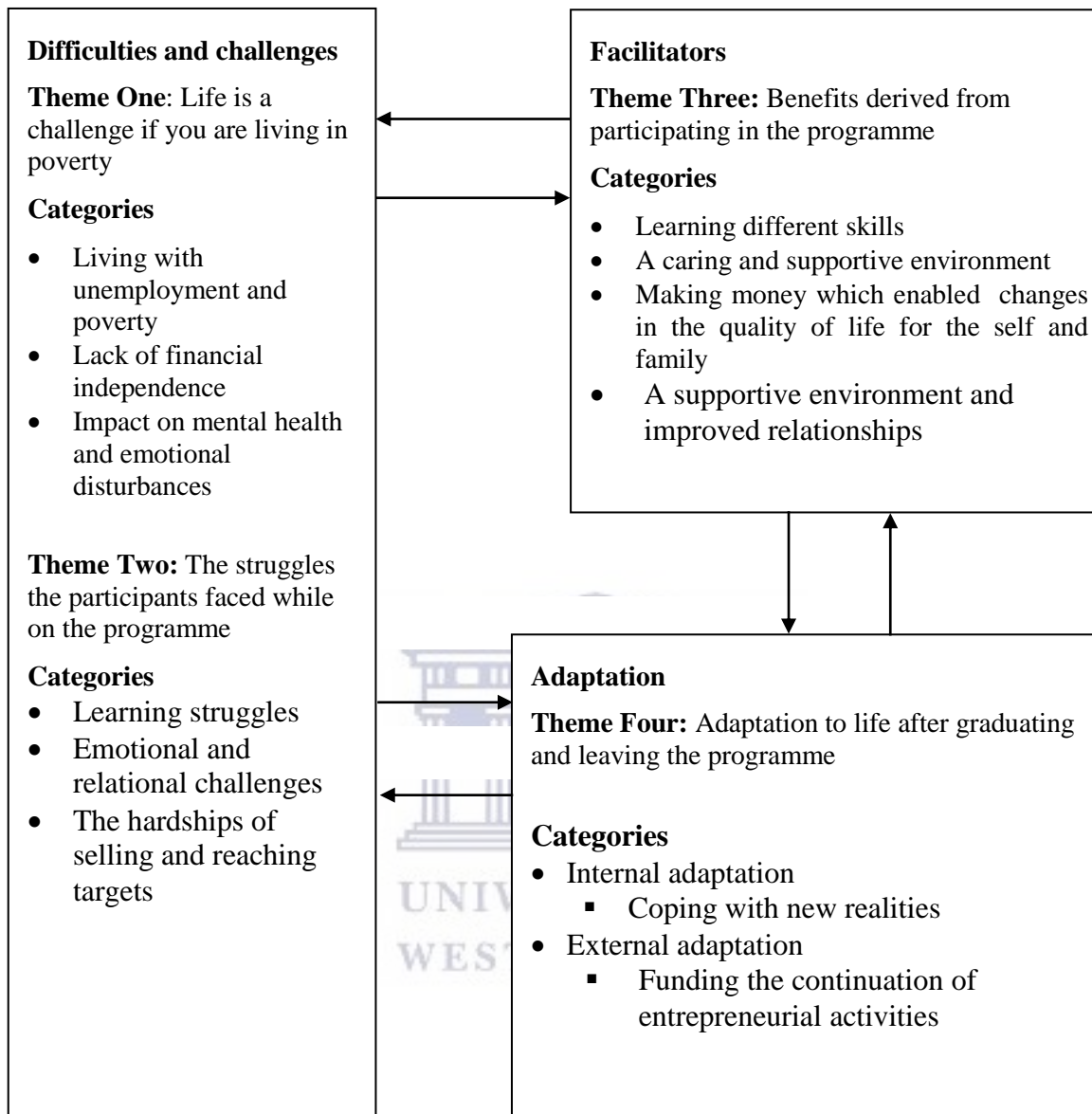


Figure 1: Diagrammatic representation of themes and categories

The illustration above (see figure 1) describes the interaction amongst the various themes. The difficulties and struggles (theme one and theme two) and the facilitators (theme three) are revealed as encouraging the adaptation process of the abused women after graduating and leaving the programme (theme four). When the facilitators are able to overcome the difficulties and the struggles, the adaptation to life after leaving the programme is expected to be successful. However, when the barriers and difficulties are overwhelming, the adaptation to life after leaving the programme can appear to be a failure. The difficulties and struggles

revealed in theme four in terms of adapting to life after the Clothing Bank influence the women’s ability to attain an empowered life for themselves and their families.

The themes and related categories are presented in subsequent tables 1, 2, 3 and 4.

Table 1: Theme one and related categories

Theme one – difficulties and challenges	Categories
Life is a challenge if you are living in poverty	<ul style="list-style-type: none"> • Living with unemployment and poverty • Lack of financial independence • Impact on mental health and emotional disturbances

4.1 Theme one: Life is a challenge if you are living in poverty

The above theme represents the participants’ experiences and the challenges they faced with their families before they joined the Clothing Bank’s enterprise development programme. The participants’ descriptions of their lives before joining the Clothing Bank were interpreted in terms of living with unemployment and poverty and lack of financial independence. The difficulties and challenges were further construed by the participants in terms of impacting their mental health and creating emotional disturbances manifesting through feelings of hopelessness, depression and failure. The participants all spoke about how hard life was before joining the Clothing Bank. One participant captured the description by saying:

I went to the Clothing Bank because I was suffering by then (Participant 2: programme graduate).

The above quote reveals that the participants viewed her life as filled with suffering and struggles prior to joining the Clothing Bank. The participants pointed out that their challenges and difficulties were made worse because they were not working. This experience of suffering emotionally burdened these participants who were already living with histories of abuse, resulting in disempowerment. One participant even related that she was unable to care for her children before she joined the Clothing Bank. The following categories are used to

discuss the abovementioned theme: living with unemployment and poverty, lack of financial independence and the impact on mental health and emotional disturbances.

4.1.1 Living with unemployment and poverty

The above category conveys the participants' descriptions of the struggle of living with unemployment and poverty. The struggles the women faced prior to joining the Clothing Bank present themselves in the form of a life without money. This was described by participants in terms of their inability to find employment and not being able to care for their families. One participant stated:

I was unemployed, I was staying in a shack, a one room shack, and a friend of mine told me about the Clothing Bank, so I phoned them. I told them that I was looking for a job and they told me they don't offer employment, the only thing they offer is help to unemployed single mothers and if I am a single parent I can come to them (Participant 6: programme graduate).

The above quote indicates how she was struggling to find employment which, as a single mother, affected her ability to provide proper housing for herself and her children. This participant stated that this made her life difficult. Another participant indicated that she was unable to pay rent each month:

My biggest headache was how to pay my rent each month. Work was scarce and things were just difficult (Participant 10: programme graduate).

A key informant indicated that these women have endured violence or abuse which creates challenges for them in addition to living with unemployment and poverty.

...we are very fortunate as coaches particularly with the last group that we do get to see their life stories with their permission and with that exception there is not a single woman in my group that has not been a victim of abuse in the past (Participant 11: key informant)."

The category points out that the consequences of unemployment created difficulties and challenges for the participants to provide for themselves and their families. Another key informant described the sequel resulting from unemployment manifesting in poverty-stricken life as an added burden over and above the challenges these mothers had already endured as women with histories of abuse.

...they struggle with so many challenges; dependence, restrictions, dire living environments, lack of resources including health care and education (Participant 13: key informant).

This category is further described with subcategories relating to the inability to provide the basic necessities of life for herself and her children, inability to buy proper furniture and provide decent living facilities; inability to have insurance policies and savings.

- **Inability to provide life's basic necessities for self and children**

This subcategory expresses the participants' descriptions of unemployment and poverty in relation to their being unable to afford life's basic necessities and even an average standard of living for themselves and their children. One of the participants described how she experienced the struggles by saying:

When you are not working, you cannot afford to buy food (Participant 1: programme graduate).

The above quote indicated that the participant could not afford to buy food because she had no work, no money and she lived a life of poverty. Another participant indicated that her unemployment was hard because, as a single parent, everything had to be done by her. One participant also revealed that her unemployment not only affected her inability to put food on the table, but also on providing clothing for her children. She said:

Nothing was easy for me, nothing at all, like putting food on the table, it was the most difficult thing and clothing the kids as well (Participant 5: programme graduate).

Another participant also described the difficulties and challenges brought upon by unemployment and poverty by stating:

The social grants money for the children was not enough as they also had to go to school, have clothes and eat (Participant 8: programme graduate).

The above subcategory points out that the unemployment sequel affects the women's ability to afford life's basic necessities for themselves and their children. This results in having no resources to ensure that their children's lives could improve by paying for their education. The subcategory further reveals that unemployment and living in poverty affects the participants' ability to secure a better future for their children through education which might provide hope for releasing the children and the family from poverty in the future. Because of

education, the children could find jobs and earn an income, which is a key factor in ending the cycle of poverty.

- **Inability to buy proper furniture and provide decent living facilities**

The participants in this study revealed how the impact of unemployment in their lives and their families affected their ability to obtain proper living accommodation and also to buy furniture in order to support their various human activities such as cooking (e.g., stove and refrigerator), seating (e.g., chairs and sofas), eating (tables), and sleeping (e.g., beds). The participants further related how they did not even have furniture and how they shared small spaces with their children. One of the participants described her experiences stating:

I was so unhappy and I was staying in someone else's backroom which had a small place to call a kitchen and a room to sleep with three of my children before my other daughter got married (Participant 9: programme graduate).

Another participant said:

The things I have now, I did not have back then. The only thing I had was a torn couch (Participant 5: programme graduate).

The descriptions by the two participants above indicate that unemployment had a huge impact on their inability to ensure that they could live in a home that could provide proper space, both for cooking and sleeping, for themselves and their children in addition to not affording to buy furniture. The inability to provide proper living space was also indicated by another participant, who said:

I was unemployed, I was staying in a shack, a one room shack with my children when a friend of mine told me about the Clothing Bank (Participant 6: programme graduate).

- **Inability to have insurance policies and savings**

This subcategory articulates the participants' description of how unemployment further affected their lives. Living in poverty was described by participants as making it difficult to save money and buy insurance policies. A participant described her experience stating:

I had no insurance policies, no savings; I was just a person living in the township. I was not recognised that I am also human (Participant 6: programme graduate).

People buy insurance policies to assist them with funeral expenses, as the policies enable them to give their loved ones a decent burial. One of the participants lost both her parents while she was unemployed and she had no funeral cover to help her with the burial. The above subcategory indicates that the participants were not even able to make saving provisions for unforeseen expenses and afford insurance policies that would enable them to afford proper burial for themselves and their loved one.

4.1.2 Lack of financial independence

This category describes how lack of financial independence was also a big challenge the participants experienced before they joined the Clothing Bank's enterprise development programme. One of the participants revealed that her unemployment situation made her rely on help from her parents. She described this experience by stating:

What helped me a lot is that my home is close by so I used to go home with the child. So at home my mother was not working but my father was working. Then my life I regarded it as better because I had a choice of at least being helped at home (Participant 2: programme graduate).

The above quote indicates how unemployment affected the participant's ability to be financially independent. Another participant indicated that her help came from others as well so that she and her children could survive: she said:

...maybe my daughter will give me something or my cousins or some of my relatives will support me for my children (Participant 3: programme graduate)

The category is further extended with subcategories relating to living in debt, borrowing from others and surviving on children's government grant monies.

- **Living in debt**

This subcategory expresses the participants' description of how they lived a life characterised by debts before joining the Clothing Bank. They felt that the consequences of unemployment caused them to live in debt. One participant said:

There were many debts I could not pay and things were not working out for me (Participant 10: programme graduate).

The above quote by one of the participants describes how she lived in debt which she was not able to pay because of unemployment. In addition, this subcategory describes her life of debt

and borrowing money from others as a result of unemployment. The participants revealed that borrowing from others and living in debt became a way of survival for themselves and their families as a result of unemployment and living in poverty. One participant described her life of debt as follows:

I was always borrowing money from people and never able to pay back (Participant 8: programme graduate).

Living in poverty with no work to earn an income, the participants indicated that they were forced to borrow money from other people. The participants further related how their unemployment forced them to rely on the children's government grant money for survival. One participant had this to say about her situation:

I have four children; three of them are now grown so I also support two of my grandchildren. I used to depend on the grants given to all the children but it was not enough as they also had to go to school, have clothes and eat (Participant 8: programme graduate).

4.1.3 Impact on mental health and emotional disturbances

This category describes the impact of unemployment on mental health and the experience of emotional disturbances indicated by participants. The participants in this study revealed experiences of unhappiness and feeling helpless as a result of unemployment. One participant described that her unemployment made her life so hard to a point where she felt that she was standing still in one place which is an indication of feeling stuck. She said:

My life was not easy because I was not working at that time. It was hard because when you are not working you wish to have something and you can't have anything. It's hard and you are standing in one place (Participant 1: programme graduate).

The above quote reveals that being unemployed made the participant feel like her life was not going anywhere. This category is further discussed under the following subcategories: depression, low self-esteem and alcohol abuse.

- **Depression**

In this subcategory, the participants revealed how being unemployed and living in poverty made them feel unhappy and depressed. One participant described her situation as follows:

...things were not working for me. I felt depressed (Participant 10: programme graduate).

The above quote by the participant is a reflection of how hard life is without employment and the impact it has on an individual's mental health. Another participant said:

I was so unhappy; I was staying in someone else's backroom which had a small place to call a kitchen and a room to sleep with my three children before my other daughter got married (Participant 9: programme graduate).

Feelings of unhappiness were attributed as being a major psychological consequence of unemployment and living a life of poverty for the participants. The struggles the participants faced before they joined the Clothing Bank affected their emotional state.

- **Low self-esteem**

This subcategory provides a description of the participants' inability to see themselves from a healthy state of mind as a result of unemployment. When a person is living in dire situations such as poverty, it is difficult for that person to find a sense of worth and self. Due to their difficult and challenging lives because of unemployment and poverty, the participants had no self-confidence, which affected their self-esteem. One participant had this to say:

When I was unemployed) I had low self-esteem (Participant 8: programme graduate).

Another participant saw herself as a failure because she was always dependent on others to help her. She said:

I felt depressed and a failure in life (Participant 10: programme graduate).

The participants viewed themselves as failures because they were not working and not able to provide for their families. Depending on other people and feeling helpless also contributed to their sense of unworthiness.

- **Alcohol abuse**

The participants in this study revealed that they resorted to alcohol abuse because they were not working. One participant described this by stating:

..and then I was drinking a lot and drinking and drinking. Drinking, I had a lot of problems, I was just drinking away and then I heard about this Clothing Bank (Participant 3: programme graduate).

These psychological consequences of unemployment were an added burden to lives already heavily laden with challenges of abuse. One of the key informants described the challenges and struggles these women had endured when they came to join the programme. She described this by stating:

One of our ladies, when she started, she went through a rough patch, and when we read her story, she had been sexually molested by the father, the father's uncle, and the father's brother and it was just a cycle of sexual molestation going on in her life. What happened is there was some drama that happened in her family and if it wasn't for the counselling in the beginning, it would have spiraled out of control (Participant 13: key informant).

The above category indicates the emotional and mental challenges the women had to endure from the psychological consequences of unemployment and living in poverty.

Table 2: Theme two and its related categories

Theme two – Struggles	Categories
<p>The struggles the participants faced while on the programme</p>	<ul style="list-style-type: none"> • Learning struggles • Emotional and relational challenges • The hardships of selling and reaching targets

4.2 Theme two: The struggles the participants faced while on the programme

The above theme represents what the participants identified as the struggles and difficulties they faced while participating in the programme at the Clothing Bank. The participants construed these struggles in terms of what they had to learn, the emotional and relational challenges created by group dynamics and other relationships outside the programme. In addition, the participants also faced the hardships of selling and reaching the targets set by the Clothing Bank as part of their training. A key informant affirmed the participants' struggles by saying:

So I think they find it challenging at times, they are coming back into school, in lots of ways they are being challenged in terms of their belief systems, they are being challenged to go out there and make it happen, they are being challenged from their communities, sometimes there are certain expectations from their families and their communities and it sometimes becomes a burden in some ways (Participant 11: key informant).

The above quote by the key informant reveals that the participants faced struggles caused by various elements ranging from learning to expectations from families and the community while participating in the programme. This theme is discussed further in the following categories:

4.2.1 Learning struggles

This category discusses the struggles the participants faced as a result of the learning that takes place on the programme. One participant recounted that being in the programme forced her to work hard, which was a challenge for her since she does not consider herself a clever person. Another participant mentioned the challenges presented by the use of English, which is not her home language, even though she can understand it. She said:

...English is not my language but I can understand (Participant 10: programme graduate).

The above quote indicates how learning in English affected the participant's ability to learn while on the programme. Another participant narrated how she had to work harder because she was away from the programme for three weeks due to family bereavement. Although this is not a cognitive problem, for someone who already considers herself not a "clever person", to receive an increased work load she would have to work even harder which can be a difficult. She said:

When I missed the programme for three weeks because my father died, I had to work doubly hard and it was difficult. I am not a clever person, I am a hard worker. So it would be hard (Participant 8: programme graduate).

The category is further discussed under the following subcategories: opening up and sharing personal problems with others; lack of understanding the programme model and laziness.

- **Opening up and sharing personal problems with others**

This subcategory expresses the participants' struggle of revealing and sharing their personal problems with each other, as an obstacle towards their learning in a group environment. One of the participants described the experience by saying:

I found it difficult to share my problems sometimes (Participant 10: programme graduate).

The above quote indicates that the participant had problems which limited her ability to learn as she could not open up and share with others as a way of learning. A key informant said:

..when they first come into coaching, they are very nervous and apprehensive around what it is and what it is not (Participant 11: key informant).

- **Lack of understanding the programme and laziness**

In this category, it is very clear that the participants in this study clearly came into the programme with preconceived ideas of what it was about. They thought the programme was conventional employment with a salary, which is contrary to what the programme actually entails and which presented a challenge to them. While the programme is about learning how to sell, for which the participants had to meet targets selling merchandise, their preconceived thoughts made it difficult for them to grasp the programme model. One of the participants captured this by stating:

I thought as we were working or is it the fact maybe I did not understand, I thought at the Clothing Bank we would get paid as we were working, but then we were told 'no' we are not going to get any money. What we must do is to buy and sell and buy again till you reach a target. So one had stress now, so I was working very hard (Participant 2: programme graduate).

The above quote by the participant is an indication that she had to adjust to the reality of the programme, which was to learn through selling and meeting targets. This subcategory further describes the unwillingness by participants to perform physical work such as carrying boxes that contained the merchandise, which is used for the vocational component of the programme. The refusal to carry out this duty can be attributed to laziness which creates barriers for the learning process required as part of the requirements for participating in the programme. One of the participants indicated that she would even lie and say she was sick so that she did not have to carry the boxes:

The boxes that we were carrying (laughter), the boxes plus the clothes on the aisles made me lazy to go to work on certain days. If it was a day for working and I had to carry the boxes, I would tell them that I am sick and I can't carry heavy boxes. That was the difficult part of the programme (Participant 7: programme graduate).

The participant's description of her unwillingness or laziness to carry the boxes could have its roots in the lack of understanding of the programme model. If the participants had a clear understanding, they would not expect to be paid a salary and refuse to do manual work required as part of learning.

4.2.2 Emotional and relational challenges

Under this category, participants narrated the difficulties of participating in the programme, which became emotionally draining both within the programme where they belonged to a group, as well as in their personal lives dealing with expectations from family and community members. This category further captures the emotional inferences which illustrate that women working together in groups are bound to argue. Most of the participants revealed experiences such as feelings of not getting along, not fitting in, jealousy, fighting, confrontations and malicious accusations. One participant described the situation as follows:

One thing that was difficult for me, I would say is, you know sometimes when you work as a group of girls and there is a lot of you guys, there is sometimes jealousy, things that make you want to raise your voice (Participant 9: programme graduate).

A key informant also gave an account of how the participants behaved while on the programme. She further indicated that their individual behaviours created problems for the group. She said:

.....the challenge of badness, but last year there was a group of women bullying each other and there was theft which was horrendous. It was very horrendous (Participant 13: key informant).

This category points out that the consequences of group participation can evoke emotions and the opportunity for things to be done irrationally. The category is further described by subcategories such as personality clashes and fighting between the participants; dealing with expectations from family and community members as well as experiencing jealousy from family and community members.

- **Personality clashes and fighting between the participants**

This subcategory describes the participants' experiences of how individual personalities can be at odds with those of other participants. Further to this, participants also narrated experiences that indicate how personalities in a group environment can be at loggerheads. A participant said:

I am not one who likes talking. There were times when I felt that I did not really fit in there (Participant 4: programme graduate).

The above quote by the participant describes the manifestation of destructive behaviour that can be the result of personality clashes which compel one to hold back even when expected to contribute to the group for learning purposes. This subcategory further describes some of

the participants's perceptions of how others reacted to them emotionally. One of the participants said:

You know when there are a lot of you guys as a group of girls, there is sometimes jealousy towards one another (Participant 9: programme graduate).

Even though the participants did not clearly articulate how jealousy manifested itself in the group, the general perception amongst the participants is that jealousy did exist in the group. The participants also narrated the experiences of fighting in the group. One participant described her experience which created a struggle for her while on the programme as follows:

When we were fighting, yaah, you see, we are women and we fight (Participant 10: programme graduate).

The above quote indicates how the participants behaved towards each other during the programme. Another participant added:

What was difficult for me was things that make you want to raise your voice (Participant 9: programme graduate).

This subcategory exposes the emotional challenges that arise for the participants, due to their participation in a group as part of the programme. The participants clearly viewed their behaviour towards each other as a struggle during their participation in the programme.

- **Dealing with expectations from family and community members**

The participants in this study narrated that their participation in the Clothing Bank's programme created opportunities for their family and community members to have unrealistic expectations of them. These expectations created difficulties and challenges for the participants which could be attributed to their involvement in the programme. A participant explained that, in order to avoid problems with her neighbours, she did not sell to them. She said:

I don't sell to neighbours because I don't want to quarrel with them. Maybe someone will want to take chances and not pay you. They would complain that I do not sell to them. I don't sell to them (Participant 8: programme graduate).

A key informant also described how participation in the programme had created challenges for the women with their families and their communities. She explained:

Some of the challenges firstly in the women's lives when they start getting money, the family and the community become a challenge. Remember this is the woman that is now in the programme that had asked the neighbours for electricity, this is also the person that has asked for money for the child to have food and go to

school. Now that she is getting money, she feels that she has got to pay back the community as well and we coach them through that and at some stage they will be able to say when it's enough. That is also a barrier. And also the children, because mommy is getting more money, now the expectations are higher. Now the parent does not have the guts to say no and we coach them through that (Participant 13: key informant).

The above quote indicates that the participants had to deal with the challenges presented by their families and their neighbors as a result of their participation in the programme. Another participant described how her child expected her to give her attention even when she was busy with customers. She said:

So my customers became my friends, not my friends as in real friends, but we would sit for a long time and talk with them, when I had a lot of customers it would get packed here in the house. So, I would be sitting with the customers and my young child would try to get my attention saying "Mommy, mommy", always because I did not have the time for her anymore (Participant 4: programme graduate).

The above subcategory indicates the struggles and difficulties that the participants experienced in their relationships with their families and the community while participating in the programme.

- **Experiences of jealousy from family and community members.**

In this subcategory, the participants described how they experienced occurrences of jealousy from their family and community members resulting from their participation in the programme. The participants revealed that the family and community members knew that they were now selling clothes from the Clothing Bank, hence they were not staying at home anymore and that created problems. One participant said:

The first thing was jealousy with the neighbours, and then secondly, if someone bought something then they would not want to pay me, then I have to run after them. Those were the things that I noticed and then I stopped selling (Participant 6: programme graduate).

Another participant narrated how the members of the community were jealous of her after she joined the programme and started selling clothes. This resulted in her stock being stolen. She described her experience as follows:

...my room was broken into. My place was broken into and my personal clothes were not taken; only clothes from the black bag were taken and they opened the

bag in the yard. Who did this? We don't know (Participant 2: programme graduate).

One of the participants gave an account of her experience with her aunt who ended up not talking to her because the aunt was used to seeing her sitting in the township not working. She believes that now that she is working and she has even managed to buy a car, her aunt became jealous of her. She said:

It affected me a lot, it was last of last year, my aunt ended up not talking to me just because she was used to me sitting in the township and not working. When I started working, she started being funny towards me and when I was selling clothes and there after I bought a car and that is when I noticed it (Participant 6: programme graduate).

Experiencing unrealistic expectations from neighbours who would want to take clothes and not pay was a challenge for the participants. This category, along with narratives given by the participants under the subcategories, describes the emotional and relational struggles they faced as a result of participating in the programme.

4.2.3 The hardships of selling and reaching targets

In this category an account of the participants' difficulties and struggles with selling and meeting the target set by the Clothing Bank is given by the participants. The hardship of selling and meeting the targets experienced by the participants presented itself in the form of difficulties to look for customers to sell to. One participant stated:

Dealing with people and selling was difficult. It was my first time taking a product and selling it (Participant 9: programme graduate).

The above quote indicates how challenging selling was as a new concept for the participants to undertake. The consequences of having to sell merchandise as part of the programme and make money were described by participants as affecting them emotionally, thereby causing them stress. This category is further discussed under the subcategories: finding customers to sell to and meeting the sales targets set by the Clothing Bank.

- **Finding customers to sell to**

This subcategory expresses the participants' description of the experiences of having to find customers to sell the clothes to. They felt that the consequences of not finding the customers put them under a lot of pressure and was challenging to them. One of the participants

revealed how difficult selling was for her because she considers herself as someone who can give away things without making money. She said:

Selling was difficult, for me, first of all I was not the person who was good in selling something, I am the giving kind (Participant 2: programme graduate).

The above quote indicates that the participant found selling to be difficult and, since she had to sell to someone, it means her difficulties were made worse by the fact that now she could not just give the items to people but she had to see the people as customers to sell to. Another participant also revealed that her inability to deal with people made it difficult to find customers to sell to. She said:

Dealing with people and selling to people was difficult. It was my first time taking a product and selling it and having customers (Participant 6: programme graduate).

This subcategory indicates that the struggle to see people as customers to whom to sell the merchandise, created challenges for the participants who were required by the programme as part of its vocational requirements, to sell the merchandise and make money.

- **Meeting the sales targets set by the Clothing Bank**

The participants in this study revealed the fact that as part of the vocational and experiential learning process of the programme, they were expected to meet sales targets and this created a challenge for them mentally. Most of the participants in this study explained that if they did not meet the sales targets, they would be in trouble since that meant they could be removed from the list of those who were allowed to shop from the Clothing Bank store in order to sell and make profit. One participant said:

.....the following month I must come again with R3500, and if you don't meet the R3500 target you are in trouble and you get removed from the shopping and all that stuff (Participant 5: programme graduate).

The above quote is an indication that the participants were under a lot of pressure to perform in order to meet the sales targets and retain the opportunity to shop and resell. Another participant expressed how difficult it was for her emotionally and mentally if she did not make money, she said:

I found it difficult because when I did not make more money I will stress and be in a bad mood (Participant 10: programme graduate).

Another participant even revealed how she thought they were going to earn a salary at the Clothing Bank which created challenges for her to adapt mentally to having to sell the merchandise and meet the sales targets set for them. She said:

I thought at the Clothing Bank we would get paid as we were working, but then we were told “No” we are not going to get given any money. What we must do is to buy and sell and buy again until you reach a target. So one had the stress now of reaching that sales target set by the Clothing Bank. There was nothing more stressful than that. We were supposed to reach our target, so I was working very hard to reach the target set by the Clothing Bank (Participant 2: programme graduate).

Conclusively, the above theme and its categories reveal that the participants were faced with challenges and struggles resulting from multiple factors and elements during their participation in the programme.

Table 3: Theme three and its related categories

Theme Three – Facilitators	Categories
Benefits derived from participating in the programme	<ul style="list-style-type: none"> • Learning different skills • Earning money which enabled changes in the quality of life for the self and family • A supportive environment and improved relationships

4.3 Theme three: Benefits derived from participating in the programme

This theme describes the benefits that the participants derived from participating in the Clothing Bank’s programme. The participants in this study revealed that they benefitted from being part of the programme, which facilitated improvements in their lives and those of their families. They further indicated that they learned a lot of new skills that they did not have before they joined the Clothing Bank. The participants also described how participation in the programme offered them a way of making money which enabled them to change the quality of their lives and that of their families. One of the participants gave an account of the changes in her life and how she could see that people around her noticed these changes because of her participation in the programme. She said:

Even my neighbors saw the changes in me because I was no longer sitting at home the whole day, I was always selling (Participant 10: programme graduate).

Another participant said:

When I was working, my children were very happy, nothing affected them badly because they saw that I had stopped drinking, I was at work all the time. When I come back from work with clothes, I would ask them to sell the things for me, sometimes if there is something that fits one of them, they also get to wear it, you see, maybe like shoes or something (Participant 3: programme graduate).

The above quotes by some of the participants indicated that being part of the programme really changed their lives. One of the participants further revealed that she had more time for her family. She said:

I made more time for my family and my neighbors were buying the clothes from me, ah, everyone was fine (Participant 9: programme graduate).

The above theme is explained further with categories such as: learning different skills, making money which enabled changes in the quality of life for the self and family; a supportive environment and improved relationships.

4.3.1 Learning different skills

Under this category, participants described that participating in the Clothing Bank's programme offered them an opportunity to learn different skills that were new to them and very helpful in their lives. Most of the participants discussed the different skills they learned at the Clothing Bank and how those skills aided them in their lives. One of the participants indicated that she learned many skills which she did not have before she joined the Clothing Bank; she said:

I learnt a lot at the Clothing Bank, there are many skills I learnt at TCB and I studied more through the academy (Participant 1: programme graduate).

The above quote by the participant reveals that participating in the Clothing Bank's programme taught the participants skills that are relevant in their lives. Another participant described her experience as follows:

I found out that we are being taught about school at the Clothing Bank. That you can't just sit because you are old and think you could not learn anymore, I discovered that to have something, you must work and work hard until you find it and tell yourself that this thing is yours (Participant 2: programme graduate).

A key informant described that being at the Clothing Bank aided the participants to learn different skills which were needed in their lives the most. She said:

We do life skills and we also cover things such as trauma and abuse, we do parenting skills, nutritional skills and again, part of our life skills programme is to equip our women to cope with whatever they experience so if anything happens, we have covered a lot of topics so that should help them (Participant 14: key informant).

This category is further explained with subcategories such as learning how to save money and budget; and learning business and general life skills.

- **Learning how to save money and budget**

Participants indicated that they were taught the skills of saving money and budgeting. Some of the participants expressed that had it not been for their involvement in the programme, they would not know how to save and how to avoid spending money recklessly. The participants indicated that the saving and budgeting skills they learned at the Clothing Bank aided them when it came to dealing with money in their lives. One participant said:

I learnt a lot at TCB, I learnt how to save money, not to just spend money recklessly (Participant 1: programme graduate).

Another participant passionately described the benefit of learning how to save and budget as follows:

At the Clothing Bank they taught me how to save my money, not to waste money and not to just go in a shop and just buy. Even to budget, that is the main skill I learnt and I am still using it now here at home because I am telling you that now if I have money maybe my daughter will give me some money, I will keep it, I don't just buy away like I did before (Participant 3: programme graduate).

Learning the skills of saving money and budgeting also aided the participants in not incurring more debt. A participant said:

I learnt about budgeting and how not to make more debts (Participant 8: programme graduate).

The above quote by the participant gives credence to the Clothing Bank's ability to teach the programme participants money management skills which could also enable them to stop the cycle of living in debt, which happens as a result of one's inability to save, budget and buy things unnecessarily.

- **Learning business and general life skills**

This subcategory describes the participants' experiences of learning different useful skills while at the Clothing Bank, which they saw as a benefit for participating in the programme. One participant indicated that she learnt how to do business and that has changed her life. She said:

I can survive now because I can be independent, business wise; I can run my own business because of all what I learnt from the Clothing Bank. I have a vision now (Participant 7: programme graduate).

Another participant added:

Today I can talk to people and explain about a business and how to do business because of the Clothing Bank (Participant 10: programme graduate).

A key informant also added:

Part of what we do is to get these women out of poverty once and for all. She will get the tools and financial skills, life skills and business skills she needs to get herself out of poverty (Participant 12: key informant).

One participant indicated that the skills she learnt on the programme are still useful to her even after leaving the programme. Another participant shared her experiences by stating:

I never knew that today I would be graduating. I did parental skills and business. Parenting skills, I could talk to the parents (Participant 4: programme graduate).

The above participant's statement indicates that she valued the contribution the programme made in her life as she never thought she would ever graduate and today she is a graduate because of the Clothing Bank. Participants also indicated that they learned computer skills and how to communicate with customers. One participant said:

There is a lot of skills like computer skills even if it was difficult form and there is saving skills and budgeting skills also (Participant 9: programme graduate).

4.3.2 Earning money enabled changes in the quality of life for the self and family

This category is representative of the participants' description of the changes they made in the quality of their lives because of the money they made while on the programme. Below,

the participants give an account of the different ways in which having money earned because of the Clothing Bank, affected their lives and that being on the programme was seen as a huge benefit by all of them. One participant said:

After I joined the Clothing Bank, life was easy because now I had money (Participant 1: programme graduate).

The quote above by one of the participants is an indication that the ability to make money while on the programme was viewed as a facilitator for the improvements made in the lives of the participants and their families. The above participant further revealed that the money she made while on the programme enabled her to assist her mother; she said:

My mom is not working so now that I was at the Clothing Bank and making money, at least I could give her something (Participant 1: programme graduate).

Another participant revealed the way that her life had changed since she joined the Clothing Bank and it felt like she was “born again”. She described her experience as follows:

My life has changed ever since I went into the Clothing Bank; it is like I was born again because I just did what they said I must do at the Clothing Bank. (Participant 3: programme graduate).

The above category is further discussed under the following subcategories: the ability to gain independence and removing the self from the poverty situation; and making improvements in their homes and their lives in general.

- **The ability to gain independence and removing the self from the poverty situation**

This subcategory highlights the benefit of gaining independence and removing the self from the poverty situation which the participants in this study derived from participating in the Clothing Bank’s programme. After living a life stricken by poverty and dependency on other people such as their mothers, sisters and even the government’s grant money allocated for the children to help with money for survival, the participants were able eventually to turn their situations around. Thanks to the Clothing Bank, they were able to attain independence and remove themselves and their children from their life of poverty. One participant said:

I was not asking my family to help me out financially and that made me feel good. I was able to buy things for myself and my children (Participant 9: programme graduate).

Another participant had this to say:

It was easy because I was not depending on someone (Participant 4: programme graduate).

In addition to the participant gaining independence, her participation in the programme empowered the participant to attain the ability to remove herself from their poverty situations.

There is a big change since I joined the Clothing Bank, I was able to provide for my children as a single mother (Participant 10: programme graduate).

This subcategory revealed that the participants were able to see the benefits of being on the Clothing Bank's programme and how the ability to make money could turn things around in their lives.

- **Making improvements in their homes and their lives in general**

Under this subcategory, the participants described how the Clothing Bank afforded them the opportunities to make changes to their places of living and also make general improvements to their standards of living. One participant indicated that she was able to buy a 2-room bungalow. She said:

So I started with the Clothing Bank and life started to change, I bought a 2 room bungalow. From that 2 room, I realized that I have a big family and I could now afford more things than before so I started to look for land (Participant 6: programme graduate).

Another participant described the improvements she made in her life as follows:

I also added two rooms and built a kitchen. I have added furnishings to my house and I also put in an alarm system, and our house is now four bedrooms (Participant 8: programme graduate).

Adding to what the other participants said, one participant had this to say:

Listen, I did not have a TV, actually, let me start with this. Yes, I did not have a floor in here, it was just sand. So imagine the dust would blow from to the inside. So, the first thing I did was to put in a floor. I bought a bed, I bought a stand, I was buying things one by one, I bought a TV, then a cupboard, a microwave, a fridge and I bought a stove. These two chairs I bought at the Clothing Bank, otherwise, everything that is here was because of the Clothing Bank (Participant 4: programme graduate).

4.3.3 A supportive environment and improved relationships

This category expresses the participants' descriptions of the influence of a supportive environment. Participants revealed that support was one of the prominent benefits they enjoyed from being on the programme. One participant indicated this by stating:

We helped each other with tips and the ladies on the Clothing Bank team were all encouraging (Participant 1: programme graduate).

The above quote by a participant shows that knowing that they could get help from each other and be mutually encouraged, spurred the participants in this study to feel empowered. Another participant said:

They would not leave you until you understand something, we would help each other in that way (Participant 4: programme graduate).

This category is further explained with subcategories such as: sharing personal problems with each other; experiencing sisterhood; being coached and mentored; and enjoying improved relationships.

- **Sharing problems with each other**

This subcategory expresses the participants' description of the influence of sharing problems with each other on their lives, and their enjoyment of being on the programme. One participant revealed that she was able to share things that she has never shared with her family, which made her very happy while she was on the programme. She said:

I was so happy because we shared our problems. People whom I shared things I never shared even with my family (Participant 2: programme graduate).

The above quote indicates that the ability of the participants to share problems with each other while on the programme, was very helpful and it was one of the things they enjoyed about being on the programme. Another participant explained how she benefitted from sharing her problems as follows:

We had other women so you could see that you are not alone and sometimes you will find that we have the same problem and we would advise each other (Participant 5: programme graduate).

- **Experiencing sister hood**

Participants indicated that they were there for each other which gave them an opportunity to experience sisterhood. The participants also pointed out that, even though they had “cat fights” amongst themselves, they were there for each other and they learned from each other.

Yes, although there were catfights, but we were there for each other (Participant 9: programme graduate).

One of the key informants summed up what the women have expressed about the ability to share their problems and help each other when they were at the Clothing Bank by saying:

When they join the programme, they write their stories and it is really incredible insight into the women’s lives and with their permission we use the stories in the group sessions (Participant 13: key informant).

A supportive environment and the sisterhood manifestation is another experience that was of benefit to the women in this study. This is how one participant described the sisterhood connection she experienced with the other women while at the Clothing Bank:

I was so happy, because we shared our problems and I found sisters a person who could listen and share things you couldn’t thing you could share with an outsider. In the classroom I met my sisters (Participant 6: programme graduate).

The participants also described that they learned from each other while on the programme. One of the participants explained:

We sat in groups and then we will talk about our problems and we would learn from each other, you would find a solution from someone’s problem and we would console each other, things like that (Participant 10: programme graduate).

Another participant said:

The Clothing Bank helped me because we have to speak out about our lives, there were times when someone would ask you about your life, how was your life and you would tell them. I am telling you that I was drinking and partying all the time and all that, but after I joined the Clothing Bank, I stopped, I told myself that I would not worry about boyfriends and things now because someone in the group would have told how they experienced things and how they handled things (Participant 8: programme graduate).

The subcategory revealed that the participants in this study benefitted from learning from each other while on the programme. This environment of learning from each other would encourage and enable some of the participants to share their problems, as they knew they would receive support.

- **Being coached and mentored**

Under this category, the participants described that the coaching and mentoring they received while participating in the programme benefitted them positively. It appears that the mentoring and coaching the participants received while on the programme inspired them to engage in efforts to bring about change in their lives and those of their children. Clearly, a lot of effort was put into encouraging the participants on the programme to reclaim power to the extent possible. One of the key informants said:

You know, we are not prepared to give up on one single woman, even though they feel like giving up on themselves we pull them through. When it gets tough some women will bail, they change their cell numbers, as soon as they are not attending a workshop, they will get a text message to say “Why are you not at the Clothing Bank, what’s up?” We try to nip it in the bud immediately. So I have the honor and the privilege to work with the woman on a day-to-day basis. They will ‘sms’ me if there is something going on in their lives or if they can’t attend a session and it is amazing (Participant 11: key informant).

Another participant had this to say:

Coaching number one, if you have a problem it helps and the woman at work helps, if you have a financial problem, the money really helped, like you had to set the goals and have a budget. (Participant 7: programme graduate).

Another key informant also gave an account which relates to what the two participants above mentioned in relation to coaching, mentoring and encouragement that the participants in the Clothing Bank’s programme experienced while on the programme. She said:

We need to give up something in order to save and part of all of that that we do is to get these women out of poverty once and for all. She will get the tools and financial skills, life skills and business skills she needs to get herself out of poverty. Then she will get the coaching which is driving her life in the direction that she sees. She will set savings goals and debt goal to get herself out of debt. So by the time the women

leaves here she will be out of the abusive relationship and she will have started a business or removed herself from the poverty situation. Have reached their goals and they are constantly empowering themselves to grow (Participant 12: key informant).

- **Enjoying improved relationships with family and community members**

This subcategory conveys the participants' description of how their participation in the Clothing Bank's programme resulted in them experiencing changes in their relationships with their family and community members. They felt that their children were much happier now that they were working and also that their neighbors were supportive of their business. One of the participants said:

....my children would eat whatever they liked when I was working at the Clothing Bank. So I have a wonderful relationship with them because of the Clothing Bank (Participant 5: programme graduate).

The above quote indicated that the participant was able to enjoy a wonderful relationship with her children because she was now at the Clothing Bank and able to provide for them. The participants further revealed that their relationships with their family members, particularly their children, improved when they were participating in the Clothing Bank's programme. One participant viewed her time at the Clothing Bank as impacting her relationship with her children in a positive way and she described her experience in this manner:

When I was working, my children were very happy, nothing affected them because there I had stopped drinking, I was at work all the time and when I came home I would bring things like clothes for them to wear (Participant 3: programme graduate).

Another participant added:

My first born child was excited because she will get clothes and then my whole family because I was making money. My mother was so happy because I was selling clothes. And the children were enjoying every minute I leave to go there they were happy because they knew I would come back with something to the house (Participant 2: programme graduate).

The participants also revealed that they received support from community members and particularly their neighbors. One participant said:

My neighbors and my community, they support me, they are even my customers, and they even bring me customers from other areas (Participant 1: programme graduate).

Another participant further indicated that the neighbors saw the positive changes in her. She said:

My neighbors saw that I was no longer drinking and they would come and buy the clothes I was selling even if they did not pay immediately, they would pay me at the end of the month (Participant 3: programme graduate).

Another participant added:

My customers became my friends, not my friends as in real friends, but I will sit and talk with them (Participant 4: programme graduate).

Based on the above accounts given by the participants, the changes in their lives as a result of their participation in the Clothing Bank’s programme brought about the enjoyment of improved relationships with their families and the community. If positive relationships are used as an important criterion to measure the success of the participants in this study, it could be concluded that they had reached their rightful place in society because of their participation in the Clothing Bank’s programme.

Table 4: Theme four and its related categories

Theme Four - Adaptation	Categories
Adaptation to life after graduating and leaving the programme	<ul style="list-style-type: none"> • Internal adaptation <ul style="list-style-type: none"> ▪ Coping with new realities • External adaptation <ul style="list-style-type: none"> ▪ Funding the continuation of entrepreneurial activities

4.4 Theme four: adaptation to life after graduating and leaving the programme

This theme is representative of the participants’ description of how they adapted to life after graduating and leaving the Clothing Bank’s programme. The theme is clarified in categories relating to internal and external adaptation processes.

4.4.1 Internal adaptation strategies

The internal adaptation process is indicative of the innate thinking and adjustment process described by the participants in their attempt to adapt to a life after the Clothing Bank. Participants revealed both positive and negative internal elements which influenced their lives since they left the Clothing Bank. The internal adaptation processes are explained with a category relating to coping with new realities without the Clothing Bank.

4.4.1.1 Coping with new realities

This category is indicative of the participants' description of the ways of coping with the new realities presented to them after graduating from the Clothing Bank. Most of the participants in this study revealed that their lives after graduating had changed some for the better and some with difficulties since they no longer have the Clothing Bank to depend on. A participant revealed that life was manageable at the time when she was at the Clothing Bank. She said:

I very much want to go back, life was manageable at that time (Participant 6: programme graduate)

The quote above by a participant is an indication of how participants were finding it difficult to cope with the realities of not having the Clothing Bank to depend on. The participants were of the opinion that the Clothing Bank helped to make their lives manageable and that they should go back to the programme. Another participant said:

After graduation, life went back to square one because I am not working, I am sitting at home, and I cannot find a place to buy clothes from like the Clothing Bank. It is hard and I am at home, they should call us back (Participant 1: programme graduate).

Participants revealed that different factors influenced their inability to continue with entrepreneurial activities in which they were involved while they were at the Clothing Bank and that they were now just sitting at home doing nothing. The subsequent subcategories discuss the various factors. The above category is explained with sub-categories such as lack of strength and motivation to continue with entrepreneurial activities, as well as the process of acquiring business acumen for those who are able to continue with entrepreneurial activities.

- **Lack of strength and motivation to continue with entrepreneurial activities**

This subcategory conveys the participants' description of how their new realities make them feel. The participants' narrative reveals their lack of strength and motivation to continue with entrepreneurial activities without the Clothing Bank. Most of the participants in this study revealed that having nothing to do seemed to make their lives harder. One participant explained that ever since she left the Clothing Bank she had lost her strength. She said:

So ever since I left the Clothing Bank, I lost my strength, so I told my heart that I should forget that I was there, it's hard, really (Participant 2: programme graduate).

Another participant indicated that she does not see her business going forward. She explained this by stating:

What is worse now is business. I don't see it going forward like the time when I was at the Clothing Bank (Participant 9: programme graduate).

The participants were convinced that they would not be able to move forward and continue with their entrepreneurial activities without the Clothing Bank. Their narratives indicate that they believed the Clothing Bank was crucial to their making money and now that they were not there, their lives were hard. One participant explained that not selling was a problem, she stated:

I do not have the business anymore and I like to sell clothes because I am already used to it (Participant 10: programme graduate).

- **The process of acquiring business acumen for those who are able to continue with entrepreneurial activities**

This subcategory explains the participants' description of those participants in this study who are able to continue with the entrepreneurial activities they started while at the Clothing Bank as a process of acquiring the business acumen that will enable them to continue with entrepreneurial activities without the Clothing Bank. Participants explained that, although they have graduated from the Clothing Bank, they are making money without depending on the Clothing Bank. One of the participants said:

Now I am making money, I am buying some stockings from a place in Bellville South, there is a place where I buy some meat, small packets of meat and then ice cream (Participant 3: programme graduate).

The quote above by the participant shows that there are those participants that learned how to continue with entrepreneurial activities even if it was not the clothes they used to buy from the Clothing Bank while on the programme. Another participant explained that she had bought stock in big volumes in order to continue with her business; she stated:

I bought a lot of stock from the Clothing Bank before I graduated; people are still knocking at the door to buy and some to bring money for the things they took on credit. Because it is only been 7 months now, I cannot say what has gone bad, maybe it will happen next year but remember I told you that they taught us how to keep the money in the bank or to save (Participant 5: programme graduate).

The internal adaptation process around coping with the new realities also explains that, despite the indication by some of them that they have no money or the strength to go around looking for stock to continue selling, the participants have no desire to go back to their lives the way they were before they joined the Clothing Bank. One of the participants said:

No, because it was so difficult, like I told you I didn't have money, it was hard for me to put food on the table. So no, because it was very difficult for me as a parent, as I told you that I was depending on other people and now I am depending on myself (Participant 5 (programme graduate)).

The quote above is an indication of how the participants compare their lives before and after joining the Clothing Bank. They point out that life before joining the programme was hard and it made it difficult for them to meet life's basic necessities for themselves and their families. The participants further revealed their internal reasons for not wanting to go back to their lives prior to joining the Clothing Bank as an indication of how their participation in the programme has enabled them to cope with life's realities. These reasons are what the participants view as some of the motivators and facilitators for overcoming certain difficulties in their lives. One of the participants explained that things were not good in the relationship she was in and, because of the Clothing Bank, she was able to leave that relationship, and she will not go back to that life again. She said:

Things were not even good in the relationship I was in so it is not a life that I would go back to. I had found a better life when I was at the Clothing Bank, so why would I go back to that very same life? (Participant 2: programme graduate).

Another participant described that she stopped her drinking because of the Clothing Bank and she cannot go back to that life because the Clothing Bank taught her to stay away from alcohol. She said:

I even tell my children who are now drinking that they must not drink their last money out. I say, 'you can see from me that I was just drinking and drinking and wasting money and I got nothing out of it until I went to the Clothing Bank.' No, I cannot go back to that life (Participant 3: programme graduate).

4.4.2 External adaptation processes

These external adaptation processes are representative of the participants' description of external factors contributing to both their ability and inability to cope with new realities after leaving the Clothing Bank. Some participants revealed that they are not able to continue with their entrepreneurial activities which they had started, because they no longer have the Clothing Bank to depend on. One participant said:

They said to us it is a 2 year programme and we have graduated and we need to be independent, but life is not easy outside. Not having money and not selling it's a problem (Participant 6: programme graduate).

The external adaptation processes of coping with life after the Clothing Bank is discussed in the category relating to funding the continuation of entrepreneurial activities.

4.4.2.1 Funding the continuation of entrepreneurial activities

This category conveys the participants' experience of the impact of having the necessary funds to continue with entrepreneurial activities. Some of the participants revealed that they do not have money anymore and this creates difficulties for them to cope with life after the Clothing Bank. One participant explained this by stating:

You know most people are now going to China to buy stock, I don't have money to go to China (Participant 6: Programme graduate).

The above quote by the participant is indicative of how the participants' narratives of how money is affecting their ability to continue with the entrepreneurial activities they established while still at the Clothing Bank. Money or funds as a facilitator for the participants to continue with their entrepreneurial activities as a way of adapting to life after graduating from the Clothing Bank, is described further with subcategories relating to capital to buy stock and operational costs to continue entrepreneurial activities.

- **Capital to buy stock**

This subcategory reveals the participants' descriptions of how capital to buy stock impacts on their ability or inability to continue with entrepreneurial activities. Some of the participants in this study ascribe their inability to continue with their entrepreneurial activities to lack of capital to buy stock. The lack of capital to buy more stock to sell as a limitation for the participants, was further described by participants as contributing to their inability to sell and make money in order to have the kind of life they enjoyed while they were still at the Clothing Bank. One participant stated:

I don't have the business anymore, I don't have money. Money to buy stock got finished. I still want to sell (Participant 10: programme graduate).

The narrative above by the participant conveys how the completion of the programme affected the participant's ability to continue with entrepreneurial activities and make money to keep afloat and sustain her life as it was while at the Clothing Bank. The participants stated that not having money to buy stock has made them struggle to sell and make money. One other participant also added:

It's hard and I am at home. I am not doing anything, it's been almost 4 months now and I have not been able to buy stock because of money. It is expensive there and I am unable to afford to buy (Participant 1: programme graduate).

- **Operational costs to continue entrepreneurial activities**

In this subcategory, the participants describe how not having money to pay for operational costs, such as transport to purchase and transport stock, affected their continuation of entrepreneurial activities. One participant said:

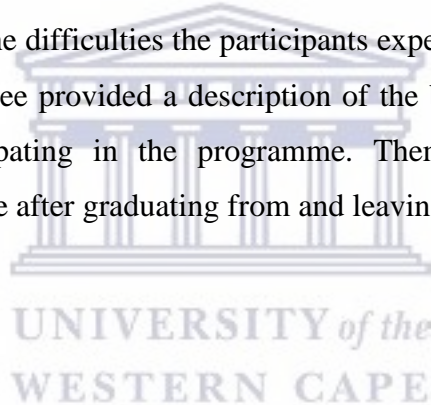
It's hard really, and not to say that there are no factories, they are there but they need that one has transport. You cannot just go and buy stock. At least before we used to

hire a taxi from the Clothing Bank and we would pay the taxi to bring us here. We would go out by taxis and we would pay the driver because you come with enough stock. Going to town costs too much and the drivers of public taxis will say 'you are carrying too many plastic bags.' (Participant 2: programme graduate).

The quote above by the participant is an indication that the participants attribute their lack of money to fund operational costs, such as transportation for stock, as an external challenge towards their ability to continue with their entrepreneurial activities.

4.5 Summary

By drawing on the experiences and perceptions of the abused women who graduated from the Clothing Bank's enterprise development programme in relation to their own empowerment and that of their families, the objectives of the study were achieved. Theme one described the difficulties experienced by the abused women in their lives before they joined the Clothing Bank. Theme two presented the difficulties the participants experienced while participating in the programme and theme three provided a description of the benefits the participants were able to derive from participating in the programme. Theme four described how the participants are adapting to life after graduating from and leaving the programme.



CHAPTER FIVE

DISCUSSION

5 Introduction

In this chapter barriers and facilitators that influenced the empowerment of abused women who participated in the Clothing Bank's enterprise development programme, are discussed. The various empowerment processes needed in order to adapt to their lives after graduating and leaving the Clothing Bank are also discussed. The benefits derived by the participants while partaking in the programme as well as the struggles the participants faced, are also discussed. The results of this study are interpreted within the framework for building economic empowerment for abused women through entrepreneurship skills training. This framework is used to discuss and explain the participants' perceptions and experiences related to their participation in the Clothing Bank's enterprise development programme. The framework highlights the relationship between entrepreneurial training and empowerment as a tool for abused women. It further indicates how entrepreneurship will enable abused women to achieve financial and economic well-being for the empowerment of themselves and their families.

5.1 Difficulties and challenges posed by unemployment

Difficulties and challenges signify the factors that hinder or negatively affect the empowerment of abused women and those of their families. Saleem, (2010) defines unemployment as a situation characterised by an individual not being gainfully employed. Mohr & Fourie (2009), however, refer to unemployment as a state where someone is searching for a job and is unable to find one. Unemployment can severely hinder an abused woman's ability to achieve financial independence and security, resulting in living a life of extreme poverty for herself and her children. Whether that poverty is manifested through lack of access to some of the most basic of life's necessities, such as food and clothing and safe shelter, or marked by the universal denial of access to financial resources, information and education, poverty and unemployment have a serious and lasting impact on their lives and those of their families. Authors emphasise how society at large, the children and the abused woman herself, all have to suffer the dire consequences of violence against women (Bjornberg, 2013; & Slabbert, 2014). The findings from this study show a noteworthy

agreement amid the participants concerning unemployment as the biggest struggle they faced in their lives and those of their children prior to joining the Clothing Bank's entrepreneurship development programme. Theme one "life is a challenge if you are living in poverty" describes unemployment as the main factor that affected both their lives and their children lives until they joined the programme. According to the Status of Women in South African Economy Report (2015) unemployment continues to be one of the fundamental socioeconomic challenges affecting the entire nation in South Africa. In the face of rapid growth of employment compared to that of citizens who are of the working age, the proportion of those who are unemployed seems to increase in line with that of those who are employed. The endorsed definition of unemployment indicates that 26.3% of those who are employable and can join the labour force are unemployed (The Status of Women in SA Economy Report, 2015). Poverty, though measured in the form of money, is not just about having a low income; it is an indication that those living in poverty have no choice or power to obtain the means of making money (Delavega & Lennon-Dearing, 2015). The experience of living a life of poverty due to unemployment among abused women is in consonance with a study of 6,698 Californian women conducted by Kimerling, Alvarez, Pavao, Smith & Baumrind, (2009). In the study, 19% of the women suffering post-traumatic stress disorder because of intimate partner violence were unemployed, 20% of the women had experienced psychological violence and 18% of women who had experienced physical violence inflicted by an intimate partner, were unemployed. The participants in this study were all unemployed before joining the Clothing Bank's programme, and experienced a life of poverty with their children.

5.1.1 Inability to provide life's basic necessities

The difficulties of unemployment experienced by abused women in this study is linked to their lives of poverty that manifests in the form of their inability to have money to pay for their children's school fees, put food on the table, provide proper housing and buy items for their families to experience a decent quality of life. Bradshaw, Chant & Linneker (2017) argue that, while it is not identified as to how many of the globally poor women and girls live in poverty because of the absence of disaggregated statistics, it is reported that women make up 70 % of those living in poverty. A Spanish study by Giné, Gràcia, Vilaseca, Salvador-Beltran, Balcells-Balcells, Dalmau, Adam-Alcocer, Pro, Simó-Pinatella & Mas, (2015) established that the family's income affects their quality of life. The women interviewed in

this study were unable to improve the quality of life for their families prior to joining the Clothing Bank because of they had no income. Zuna, Summers, Turnbull, He, & Xu (2010) define family quality of life as a vigorous sense of comfort of the family, as communally and instinctively explained and well shared by its members, in which families and individual need to interact. Another approach attributes resources such as income, good housing or access to services, as dimensions of well-being (OECD, 2011). To enjoy this dynamic sense of well-being within the entire family as members, the women and their families in the study require a good income, good housing and access to services. The women in the study all gave a description of their experiences before joining the Clothing Bank as characterised by hardships such as an inability to put food on the table for themselves and their children, and living in debt. Debt problems and not having food are repeatedly mentioned within the pointers of destitution for those who survive domestic violence (Adams, 2011). The participants also lacked the possessions and facilities required to create and maintain a safe and acceptable quality of living, lack of affordable housing and inability to pay school fees. For example, one of the participants mentioned that she could not afford to buy food, especially when she was unemployed.

The effect of unemployment and poverty on the quality of life of families could be viewed according to the 10 family quality of life spheres: (a) daily family life, (b) family interactions, (c) financial well-being, (d) parenting, (e) advocacy, (f) health, (g) productivity, (h) emotional wellbeing, (i) physical environment and (j) social wellbeing (Turnbull, Poston, Minnes & Summers, 2007). However, the participants in this study emphasised financial well-being, family interactions, parenting, physical environment, emotional wellbeing and health as the dominant areas that were affected, particularly in discussing the impact of unemployment and poverty on them prior to joining the Clothing Bank's programme. The participants only described the impact of unemployment and poverty on their ability to provide for their children. They also highlighted their inability to afford healthcare and put food on the table which impact on their daily family lives. Furthermore, they described the emotional disturbances that resulted from their lives of suffering due to unemployment and poverty. The participants in this study indicated that their unemployment led to them and their families living a life of poverty as they were not working. In South Africa, the gendered nature of poverty results in women being continually subjected to inequalities and vulnerability (Statistics South Africa 2014). Single mothers and female-headed households, including those who are divorced, separated or widowed, often face a higher risk of living in

poverty due to the absence of a second income from the husband or partner (United Nations Division for the Advancement of Women, 2005). Only one of the participants reported to be currently married, while all the other participants were singly heading their households.

5.1.2 Dependence on others

Conner (2014) describes financial instability as the main reason behind the temptation to reconcile with the abusive partner even after managing to separate from him. According to the Khalaf (2009), the United Nations 2009 World Survey regarding the Role of Women in Development, it was noted that the realisation of gender parity can only be obtained once women have the same access to and control over their economic and financial means. It was also seen as important for the unbiased and maintainable economic progression of women which could demonstrate their empowerment. According to Mather (2010), female-headed families struggle to cover the costs of children's education, child care and medical services. Unfortunately, their financial assistance will frequently come from family members which create dependency (Mazelis & Mykyta, 2011). For example, one participant indicated that she had to rely on her mother and had to ask her mother for everything. The Cambridge English Dictionary defines "dependence" as the situation in which you need something or someone all the time especially in order to continue existing or operating. The women in this study's dependency on others for survival prior to joining the Clothing Bank could be ascribed to unemployment and not having market-related work skills. The participants in this study indicated that their unemployment had caused them to ask other people for money and also to depend on the money received for their children's social grants. In South Africa, social grants are considered an important instrument of poverty alleviation and have over the past 18 years significantly increased (Armstrong & Burger, 2009). SASSA (2008) has reported an increase from the 2.4 million South Africans who received social grants in 1997. In 2015, 16.8 million were receiving grants and, it is mainly women who receive child support grants when compared to other grants, such as disability grants. This occurs because, although the money is for the child, it has to be paid to the caregiver (SASSA, 2015). According to Hutchison, Khan, Yoong, Lin & Coker (2017), reliance on family or community members for financial support can lead to the loss of social standing, strained relationships and social stigma. One participant described how she was not recognised as a human being by her family and neighbors. It could therefore be argued that access to financial resources would provide security and independence as a constructive outcome on

economic security of women, poverty reduction and the welfare of the children (United Nation's Department of Economic and Social Affairs, 2009).

5.1.3 The Psychological Consequences of Unemployment

Those who live in poverty suffer poor psychological health and poverty-related stress due to a lack of funds to improve their socioeconomic position (Wadsworth & Santiago, 2008). A report on a meta-analysis of 87 longitudinal studies submits that becoming unemployed raises the risk of subsequent poor mental health (Paul & Moser, 2009). According de Witte, Rothman & Jackson (2012) when people are unemployed, they display hostility, suffer depression, anxiety, low self-esteem, helplessness, fear and anger as some of the psychological effects. Authors Silva & Marcolan (2015), postulate that people who are under psychological distress because they are unemployed have the tendency to examine their life history to see the causes that led to unemployment. An international study conducted by Pharr, Moonie & Bungum (2012) revealed that unemployed people are more likely to abuse alcohol and other substances, and suffer mental and physical health conditions because they feel discouraged to participate in outside interests, or get involved in physical activities, than employed people do. For instance, one of the participants reported abuse of alcohol when she was not working and just sitting at home doing nothing. The majority of the participants reported being depressed, feeling like a failure and also having low self-esteem.

The participants also indicated unhappiness and feelings of helplessness due to unemployment. An individual's mental health can be detrimentally impacted by unemployment, as the person usually feels depressed, anxious, frustrated, has low self-esteem, is aversively self-aware and has strained personal relations (Paul & Moser, 2009). One of the participants pointed out that she had low self-esteem. De Witte, Rothman & Jackson (2012) postulate that individuals are likely to see themselves as others see them, and those persons not working consider themselves as having no social standing at all, which has a negative effect on their well-being. One specific study on the effect of unemployment suggests that those who are unemployed can suffer both psychological and physical infirmities, with suicide as an extreme effect (Wanberg, 2012). Finally, Wanberg et al. (2011) depict unemployment as a process that necessitates an individual to self-regulate her efforts and emotions vigorously. Since the frustration and stress of looking for a job can conjure feelings of anger, discouragement and worry, self-regulation of emotions is critical

(Wanberg, 2012). One of the participants indicated that when she was struggling to find a job she became very unhappy. These psychological factors associated with unemployment affected all the participants as they could not find work.

5.1.4 Living in debt and borrowing from others

Most of the participants in this study revealed that they had a lot of debt, and some participants constantly borrowed money from people but were never able to repay them. . Definitions regarding what constitute household debt focus on the ability to pay off the debt (Schicks, 2010). A study investigating Northern Irish families suffering different levels of economic difficulties, as well as how debt impacts well-being and health-related behaviours, discovered that the individual experience of having financial difficulties has a forceful connection with most facets of health, together with the capacity to take care of the self, complications carrying out normal tasks, body discomforts and psychological well-being (French & McKillop, 2017). Sweet, Nandi, Adam & McDade, (2013), describe psychological distress as a mechanism that inserts doubt under one's skin and affects the individual's overall functioning. When people have debts, they tend to suffer mental disorders, including neurosis, psychosis, alcohol and drug addiction (Jenkins, Bhugra, Bebbington, Brugha, Farrell, Coid, Fryers, Weich, Singleton & Meltzer, 2008). A positive link is found to exist between those who exhibit high levels of financial literacy and the ability to prevent themselves from accumulating debts (Lusardi & Tufano, 2009). The participants in this study had no financial literacy training that could help them to avoid entering into debt; their comments about having learned from the programme how not to get into debt indicates that they had no knowledge of how to avoid entering into debt prior, to joining the programme. Using content analysis to develop themes related to the causes of debt, Krumer-Nevo, Gorodzeisky & Saar-Heiman (2017) developed eight categories, of which only the following are relevant: "insufficient financial resources" (including no salary/wages, insufficient money from the social grant provided for the children) and "life circumstances/crises" (unemployment and being a single parent). According to Demircuc-Kunt & Klapper (2013), 23% of debts are from borrowing money from family and friends, while 9% of adults report having acquired loans from worldwide formal financial institutions in the past 12 months. However, 25% of adults in developing countries are three times as likely to borrow from family and 8% from friends as opposed to borrowing from formal financial institutions. Research conducted by the World Bank indicates that when South Africans run into financial

trouble, the most popular go-to destination is the family and 22% of adults indicated that they would turn to their families to borrow money (World Bank, 2013). None of the participants in the study provided any examples of paying back any money that they had borrowed from others and were never able to pay back the money.

5.2 Difficulties experienced during participation in the programme

The theme “the struggles the participants faced while on the programme” emerged as the participants in the study narrated their experiences while on the programme. This theme was interpreted as their own struggles which they encountered while on the programme as a result of learning, selling, reaching targets, interacting with each other and managing their time, dealing with parenting their children, earning money and meeting community expectations.

5.2.1 Learning new things was a difficulty

The participants specified that they would like to go back to school, which required hard work. For example, the one participant who is a 55 year old described her experience as “difficult” at school. This described experience by the participants of challenges related to school could be attributed to low levels of literacy. According to the South African Literacy Rate for the year 2015, the rate of literacy in South Africa for women is 99.27% and for men is 98.50%. This rate may only reflect those individuals who have the ability to read and write in simple sentences for everyday comprehension, as the strict definition of literacy implies. Pretorius (2013) indicates that a person should be able to construe writings or read for connotation, instead of just decoding the codes that make up words in order to be considered truly literate. Shober (2016) corroborates that research has shown a clear correlation between literacy and reading. As a result of their low level of knowledge and expertise, uneducated adults face severe employability challenges (Martinez & Fernandez, 2010). The authors attribute this effect to an individual having left school too early to join the job market or to a lack of formal schooling or to the loss over time of the capability to read and write. Most of the participants in this study indicated that they felt like going back to school, which required hard work.

5.2.2 Dealing with jealousy

The participants in the study indicated that they had to deal with jealousy amongst each other while on the programme, as well as jealousy from family members and the community. Amongst each other, the participants had in-fights, confrontations and bullying. Jealousy, unlike envy, does not always involve one's perceived inferiority to another: a jealous subject may see herself as having more of the good, about which she is jealous, than her rival has (Purshouse, 2004). When reacting to conflict, people with jealousy resort to extreme anger (Reidy, Wilson, Sloan, Cohn, Smart & Zeichner, 2013). There are various elements that propel people to be jealous; the need for revenge, power or control, seeking security and wanting to acquire self-confidence and feel worthy (Mattingly, Whitson & Mattingly, 2012). One of the participants indicated that the community she lived in became jealous of her while she was on the programme, her room was broken into and only the clothes she was selling were taken. Some of the community members exhibited jealousy by taking things and refusing to pay for them. Another participant experienced jealousy from her aunt. Some of the participants made reference to the bullying that took place amongst them as participants in the programme. Since they referred to the Clothing Bank as their place of work during their participation in the programme, the bullying the participants experienced can be discussed in relation to workplace bullying. This type of bullying can be displayed through different kinds of behaviours, as outlined by (Einarsen, Hoel & Notelaers, 2009; Escartin, Rodriquez-Carballeira, Zapf, Porrúa & Martin-Peña, 2009). These behaviours include, amongst others, humiliating and excessively criticising the victim in front of other colleagues, verbally abusing the victim, excluding her from social occasions, intimidating the victims, making false accusations, spreading rumours about them, ignoring them for long periods and undermining their professional status. Furthermore, Djurkovic, McCormack & Casimir (2008) argue that group communication in the workplace becomes impossible when there is evidence of bullying, and the work environment is likely to be hostile with the manifestation of colleagues not trusting each other, becoming apprehensive, resentful and suspicious of one another. One of the participants in this study indicated that sometimes they would be accused of stealing things. There were also feelings of social exclusion when one participant felt that she did not fit in. The participants also indicated that there would be fights within themselves. Escartin, Rodriquez-Carballeira, Zapf, Porrúa & Martin-Peña (2009) also speak of direct bullying which happens face-to-face where the offender is blatantly aggressive towards the

victim. This takes the form of acts of verbal abuse, such as belittling remarks, public humiliation, criticism and inaccurate accusations, as well as threatening behavior and intimidation towards the victim. The participants in this study experienced jealousy, bullying and infighting within their own group as participants in the programme at the Clothing Bank. The programme participants reacted in this manner as a result of the need to exercise anger towards those who were perceived to be doing better than they were in relation to selling and meeting the sales targets set by the Clothing Bank. These experiences of the participants are supported by Duguid, Loyd & Tolbert (2012) who argue that individuals may feel threatened when they perceive that material outcomes are at stake and that this may lead to negative emotional responses. This happens whenever an individual perceives herself not to be valued; she believes that she will not be able to influence any group decisions, and that she will never be given a higher level of responsibility in the group, which will impact her promotion opportunities and noticeable or material rewards. According to Turkel (2007) & Wimmer (2009), gossip and rumour-spreading, and name-calling, which are aspects of bullying, happen amongst girls since they are not socialised to express their anger directly. Even in groups and social structures, bullying tends to take place where it is no longer just about the bully and the victim (Swearer & Hymel, 2015).

5.2.3 The hardships of selling and reaching targets

The study participants discussed their struggles with selling the clothing items in order to achieve the targets set for them by the Clothing Bank. The Dictionary (2006) defines “hardships” as something that causes or entails suffering or privation. They viewed the process of selling, which is part of the entrepreneurial training on a practical level, to be hard. According to (Fu, Richards, Hughes & Jones, 2010), those who possess confident self-efficacy principles concentrate only on those activities essential for accomplishing targeted performance levels and persist in the face of complications. A person has self-efficacy when he or she believes in their personal capability to positively complete a task (Jackson, 2010). Experimental researchers have discovered that individuals with a higher level of self-efficacy are likely to triumph; it was also discovered that self-efficacy impacts on sales performance, directly and indirectly (Jaramillo & Mulki 2008). According to Fu, Richards, Hughes & Jones (2010), eventually the decision to make the effort required to sell a product will affect the salesperson’s performance. However, people who doubt their ability to accomplish difficult tasks see these tasks as threats; they avoid the tasks based on their own personal weaknesses

(Jackson, 2010). One of the participants mentioned that it was not easy to look for the customers to whom to sell the clothes. No salesperson can meet their sales target if they are unsure of the results or are under stress because the connection between self-efficacy and selling intentions can be destabilised by stress or doubt in one's capability (Fu, Richards, Hughes & Jones, 2010). The other participants spoke about being stressed because they had to reach the target set by the Clothing Bank, which meant that they had to work very hard.

5.2.4 Time spent with the family

The participants in this study did not have difficulty in spending time with their families while participating on the programme. Wilmerding (2006) posits that managing work responsibility with family obligations is always difficult when women have children. The author further argues that women struggle with creating a balance between satisfying their customers and keeping their families happy, while determined to prosper in fulfilling their work and family demands. According to Greenhaus & Allen (2011), work life balance is an individual's perceptions of how well their life roles are balanced. People consider work-family conflict to be challenging and a hazard to personal health and wellbeing (Aycan, 2008). Traditional rules for "good" childrearing consist of spending time with children and making sure they thrive in life (Milkie, Kendig, Nomaguchi & Denny, 2010). Making adequate worthwhile time to spend with one's children is essential for creating a sense of work-family balance for the employed parents. Instances of quality time take into account eating meals together as a family, playing games together and engaging in reading together, doing schoolwork and other projects together. Apparently spending time with children allows the parents to find opportunities to teach the children about life and encourages the passing of wisdom from one generation to another, which is considered to be part of human capital (Heckman & Cunha, 2007; Del Boca, Flinn & Wiswall, 2014; Fiorini & Keane, 2014). The participants in this study reported that they still had time to spend with their children when they came back from the Clothing Bank in the afternoon.

5.3 Benefits derived from the programme

Theme three "benefits derived from the programme" was interpreted as positive facilitators to the quality of life and the lives of their children by the participants of this study. The Dictionary (2009) defines facilitator as somebody or something that enables a process to happen. The benefits of participating in the programme were described to include learning

different skills, sharing problems and helping each other, making money, changes in the quality of life and restoration of dignity. The participants in this study also indicated the other benefits, in addition to the above, as gaining independence, removing themselves from the poverty situation and experiencing positive relationships with family and community members. Receiving mentoring, coaching and encouragement were also some of the benefits of participating in the programme. All these benefits facilitated empowerment in the lives of the participants.

5.3.1 Learning different skills

The participants all spoke about the different skills that they had learned, such as how to save money, budgeting skills, communication skills, parenting skills, computer skills, running a business, business skills and life skills and the ethic of working hard. According to Roulston (2010), their life experiences influence learning for adults. Gibb (2002) posits that whenever there is new learning, the individual should learn by doing and take the responsibility for his or her own learning and self-development. The learner must find opportunities; grasp opportunities; bring networks together effectively; take initiatives; be able to take risks under conditions of uncertainty and through judgement; persevere to achieve a goal; and strategic thinking, which involves thinking on one's feet, not just tactically. As adult learners gain knowledge and information, they engage in critical examination and evaluation of their existing perspectives and opinions and undergo a process of personal, social, and professional change. They come to realise that their previous ways of knowing and doing must be adjusted, and they acquire new ways of understanding and behaving (DeCapua, Marshall & Frydland, 2017). The participants in this study shared that the new skills they learned at the Clothing Bank instilled a positive attitude in them which enabled them to be prepared to work hard in order to achieve success. Related to these are a number of supporting attributes that are referred to as 'trait' literature described by Gibb (2002), which include: motivation to achieve; self-confidence and self-belief; creativity; autonomy and a high locus of control; hard work; commitment and determination. Not only does this knowledge add to experience, it aids to provide broader implication to that experience. The participants described how the skills they learned from the Clothing Bank helped them to do things differently; hence they will not go back to life the way it was prior to joining the Clothing Bank.

5.3.2 Sharing problems and helping each other to receive encouragement

The participants in this study reported having done much sharing of their life stories, experiences, and challenges with each other, and they could help each other with tips. The primary example derived from one particular study is that when people share positive experiences, they create opportunities to build trust and pro-social orientation towards the person who is listening to them while sharing (Reis, Smith, Carmichael, Caprariello, Tsai, Rodrigues & Maniaci, 2010). These authors further confirm that there is a possibility for a positive experience that is shared with others to translate into vitality for a few reasons. Firstly, people feel significantly related and connected when they share, which boosts vitality in the same way that social relatedness has been positively related to vitality (Howell & Hill, 2009). Secondly, when sharing positive experiences, both the sharer and the listener put a joint effort into the narration which has the possibility of creating an outcome of vitality greater than what might have happened in the absence of a collective determination. People validate both each other and their experiences when they share a positive experience. According to authors, Roe, Hasson-Ohayon, Derhi, Yanos & Lysaker, (2010), the benefits of self-disclosure are profound, yet, at the beginning, it might seem risky to do so. If one desires to share and feel safe and be accepted, one has to go through risk taking. The above authors found, through their study, that the critical tools for positive change in life are the existence of the interpersonal environment, the lively process of sharing and relating experiences with other peers, and having emotionally present facilitators. The participants worked with a coach in their group sessions that would facilitate the sharing process. One participant who is a key informant confirmed that the women did receive coaching which provided encouragement. The participants in this study reported that, through sharing their problems and life stories, they were able to learn from each other. During the group sessions, the participants viewed each other as sisters and they knew they could talk about their problems. Knowing that there was someone to listen to their problems encouraged the women and as a result, that was viewed as one of the benefits of participating in the programme.

5.3.3 Earning money which enabled changes in the quality of life

The participants in this study reported that they were making money during their participation in the programme which, in turn, brought about changes in their quality of life. For example, one participant shared how she was able to extend her house and buy furniture. The other one related that she was able to move out of living in a shack into a proper building. This is in

consonance with the assertion by Agarwal & Lenka, (2015) that women can use their entrepreneurial skills to combat the financial challenges of their families and provide a better life for their children. The authors further affirm that women entrepreneurs are motivated by the recognition they get, improving their self-esteem, being their own boss, creating own rules and regulations, making more money and the independence they enjoy. The participants in this study have had to depend on others for financial support prior to joining the programme and the ability to be independent was one of the benefits they shared. By earning money for the betterment of the family, women were playing the role of bread winner and were in control of changing and affecting the quality of their lives and their families. Although individuals may perceive life quality differently, Zuna, Summers, Turnbull, Hu & Xu (2010) say that when the individual's and the family's needs interact, there is a dynamic sense of collective family well-being, which characterises what family quality of life is. Davis & Gavidia-Payne (2009) found a positive relationship between family quality of life perception and the family's income level. Furthermore, most women entrepreneurs have boosted their skills so as to fulfill their higher needs of accomplishment, self-esteem, flexibility in life and become economically autonomous. These women choose to use their entrepreneurial skills to make more money for the betterment of their families (Agarwal & Lenka, 2015). The participants in this study impacted their own lives, the lives of their children and the community they live in by means of engaging in entrepreneurship-type of activities. They are now able to pay for their children's education and for the improvement of their homes, i.e. most of them have extended their living space, bought furniture and even a car.

5.3.4 Gaining independence and removing the self from the poverty situation

Earning money after having lived a life of poverty and dependence on others is not only an important milestone in the lives of the participants but it has also been reported to boost their independence. These women were able to impact their livelihoods which, according to Schraven, Heinz, Renaud, Rumke, Schommers & Sikorski (2013:5), are defined as dynamic systems consisting of possessions such as material and social resources, and strategies or tactical actions used to earn a living. The participants in this study were able to use money, which is an asset, and the strategies they learned from the Clothing Bank to make a living, thereby removing themselves from their previous poverty situations. For example, one participant mentioned that she had lived with no flooring, there was just sand; being at the

Clothing Bank enabled her to put in flooring in her living space, buy a bed, TV, fridge, stove, chairs and other items. In the context of these accounts by the participants, the programme did influence the women's livelihood strategies with the results, as described by Schraven, Heinz, Renaud, Rumke, Schommers & Sikorski (2013), manifesting through more cash, greater than previously, well-being exhibited through non-material goods, such as self-esteem, health status and access to services and a sense of inclusion. The other results obtained from the women's new positions of making money include reduced vulnerability or superior resilience because they now have a new assets status they did not have before, such as furniture, improved homes and even a car for one of the participants. They also have improved food security because of the increase in financial capital in order to buy food and a more sustainable use of natural resources; one of the participants in the study even has land to farm. The manifestation of these livelihood results supports the participants' pronouncement that they have removed themselves from poverty situations and have acquired new livelihood strategies that produce positive results in their lives.

5.3.5 Experiencing positive relationships with family and community members

Relational refers to the interpersonal relationships that are recognised and preserved through connections between individuals and the value that is created and leveraged through these relationships (Hughes, Le Bon & Rapp, 2011). The participants in this study related that they were able to enjoy positive relationships with their children as a result of their ability to make money and provide for them. These narratives by the participants can be compared to Jome, Donahue & Siegel (2006), who discovered from their study of women entrepreneurs that when these women build effective communication and relationships with their families and their customers, they can reduce the stress encountered in both personal and professional lives and help them to achieve balance. For example, one of the participants shared that she received a lot of support from her neighbours, who become her customers, and that they brought her more customers from other areas. A research study conducted on women in northern Uganda, revealed that created relationships among community members, members of women's groups, and community leaders, enabled social connectedness which empowered individuals to tap into a resource base that supports them not only with emotional coping but also in getting practical help with their problems (Horn, 2013). The children of most of the participants were happy because they knew their mothers would buy clothes from the Clothing Bank and that they were able to take them out for meals. Another participant also

related how her own mother was very supportive of her when she was on the programme. Baron & Branscombe (2012), endorse relations with family members as important throughout people's lives.

5.3.6 Receiving mentoring, coaching and encouragement

The participants in this study felt that the mentoring they received as well as the coaching sessions, gave them a great deal of encouragement, which aided their ability to improve their lives. According to Opengart & Bierema (2015), mentoring encompasses developmental relationships where there is a close interpersonal collaboration between a mentor, who is more experienced, and a protégé, who is less experienced, and both concentrate on the protégé's career possibilities and advancement. On the other hand, Byrne (2007) describes coaching as both an action-oriented and learning-oriented process, the main purpose of which is to assist the individual being coached to attain personal and professional goals, intrapersonal and interpersonal skills which involve self-management and interpersonal communication. The success of both mentoring and learning through the coaching process requires the highest level of commitment on the individual to share his or her emotions (Liu, Xu, & Weitz, 2011). Authors, Eby, Allen, Evans, Ng & DuBois (2009), report on a Multidisciplinary Meta-Analysis Comparing Mentored and Non-Mentored Individuals study which showed that people's behavior, their attitude and motivation about their career outcomes, health-related and relational aspects, improve as a result of being mentored. Corey (2009) describes encouragement as the most powerful method available for changing a person's belief, for it helps to build a person's self-confidence and stimulates courage. The participants in this study spoke about the coaching sessions and the mentoring that they received during the programme as having assisted them to have insight into how to come up with solutions for the challenges they encountered in their lives. The benefits the participants described are in line with the contention by Roe, Hasson-Ohayon, Derhi, Yanos & Lysaker, (2010) that individuals find relief about their real life situations when they successfully put into practice the valuable information and practical skills they learned while on any learning programme. One of the participants spoke about how she has gained confidence, knowledge and direction while on the programme and she can share with her neighbours some of the lessons from the parenting skills she learned from the Clothing Bank.

5.3.7 Supportive environment and sisterhood

The participants of this study revealed that a supportive environment was a major enabler for their empowerment. Though the participants related incidents of in-fights within their groups during the time at the Clothing Bank, when they related their moments of sharing stories and assisting one another with tips, they all spoke of the sisterhood phenomenon that had developed amongst them. To support these accounts, reference is made to the results of the interviews conducted by the Magarey (2013) which revealed that for the sisterhood phenomenon to be effective and successful, women must learn to trust one another with their stories, especially when they are narrating life experiences they never imagined telling anyone. When they have a supportive environment, they can even share aspects of their relationships with their mothers, fathers, husbands, lovers, daughters and sons that they had never thought to articulate, much less share, because of the trust they had developed amongst each other. Trust of this order helps to form strong bonds, and with this comes sisterhood. According to Milliren, Evans & Newbauer (2006), encouragement is the key to encouraging and stimulating social interest. It would be difficult for the participants to enjoy a supportive environment without encouraging each other and taking an interest in each other. One of the participants related that she was able to share things she has never shared with anyone before, not even her own mother, with the other women at the Clothing Bank. Sharing enabled her to enjoy being on the programme because she knew she would get encouragement and also learn from others.

5.4 Adapting to life after graduating and leaving the programme

The participants of the current study emphasised their inability to cope without the Clothing Bank and they communicated their desires about wanting to go back to the programme due to the challenges they experienced now that they were no longer on the programme. Theme four; “adapting to life after graduating and leaving the programme” was interpreted as the participants’ effort to cope with the new realities of life without the support of the Clothing Bank in adapting to life on their own. In this study, most of the participants were struggling to adapt to living their lives and continuing to make money without the Clothing Bank. Moyers (2005) defines adaptation as an internal process through which an individual responds to the need for change by combining new skills and behaviours into daily demands of life. The participants in this study were supposed to use the new skills they had learned from the Clothing Bank in order to move on with their lives. However, it would appear that,

even though they have the skills, they are confirming the argument by Benatar (2006) that human beings always go through a period of facing challenges and hurdles that frustrate them before accomplishing their desires. The participants' desires are to continue to make money and never to go back to the way their lives were before they joined the Clothing Bank. However, some of them were enduring a period of frustration at the time of the study. They described their lives as having gone back to square one, with no money available. The participants' narratives can be attributed to their locus of control which proposes that people always see their distinctive levels of self-control about incidents and circumstances in a different way. According to Malik, Butt & Choi (2015) how an individual views the effects of outside dynamics on their apparent self-control is determined by the locus of control beliefs that they hold and two different individuals can view similar dynamics differently. The participants seem to perceive the Clothing Bank to hold the power to their continued success.

5.4.1 Lack of capital to continue running the business, strength and motivation

While they were trained to make money during their participation in the programme, the participants in the current study described their current situations as having no money or capital to continue to run their businesses. The primary objective of the Clothing Bank is to create sustainable local enterprises among beneficiaries and this is done by providing beneficiaries with the requisite training and skills, as well as the tools to become entrepreneurs. Generally, it is predictable that beneficiaries of the Clothing Bank programme should be able to establish their own enterprises, having been part of the programme. In other words, besides the need for the money or capital to continue to run the enterprises, the participants needed to utilise human capital for their livelihood and quality of life. According to Ployhart & Moliterno (2011), a person's knowledge, skills, abilities and other personality traits make up their human capital. Wright & McMahan (2011), affirm that at the individual level, human capital will be demonstrated by how positive results can be achieved when the aspects of human capital are applied or used. The accounts given by most of the participants in this study indicate that their vulnerability is linked to both financial capital and human capital, which they should utilise for their livelihood activities. Wright & McMahan (2011) also state that within the growth context of human capital, an individual has to illustrate how their knowledge, skills, and experience help them to successfully grow their business. Human capital affords the entrepreneur with knowledge that help to recognise prospects and

knowledge of ways to pursue excellently and resourcefully, growth opportunities for their business (Wiklund, Patzelt & Shepherd, 2009). However, these assets can be enhanced by building individual capabilities to enable them to earn a sustainable livelihood. An individual's capability refers to what that individual can do with his/her entitlements in order to attain what he/she deems a good quality of life (Malik, 2014). Although some of the participants mentioned that they are still selling some of their stock that they bought while on the programme and some spoke about plans to continue doing business, they still provided the narrations that they do not have the money, strength or motivation any longer. For example, Participant 2 mentioned "ever since I left the Clothing Bank I lost my strength." This lack of strength is the human capital referred to above.

5.4.2 Things have changed

The participants in the current study spoke about things having changed since they graduated and left the Clothing Bank. They talked about the positive things they have learnt from the Clothing Bank and how their lives have changed because of their participation in the programme; however, they are unable to do as Scoones (2009), prescribes: for a livelihood to be sustainable it must be able to adapt and cope with the stresses and shocks. The stress of not having motivation, strength and encouragement from the Clothing Bank and the shock that results from having no capital to continue the business has brought about these narrations of "things have changed." The participants need to have the capacity to become self-reliant, (Arogundade, 2011), particularly when it comes to entrepreneurship. The author asserts that entrepreneurs should adopt a self-reliance viewpoint such as generating an innovative cultural and productive atmosphere that will encourage superiority in primitive work and self-discipline. He further posits that the entrepreneur should encourage people to take part actively and freely in discussions and decisions affecting their general welfare, promoting new sets of attitudes and culture for the attainment of future challenges. According to Sanders, Weaver & Schnabel (2007), literature recommends that cultivating a sense of one's capability to make financial decisions and reach goals is an imperative prospective impact of financial literacy programmes. The participants reported, when asked about the benefits they derived from the Clothing Bank, that they were taught how to make financial decisions and reach their goals. It is not understood why the participants talk about things having changed. Parker & Osso (2000, p. 12) provide a useful summary of the common mistakes tending to result in business failure. These are: a lack of focus and direction; having the wrong attitude;

unrealistic expectations; bad communication; lack of support structures (including family); inflexibility; loss of nerve and complacency. Some of the participants in this current study seem to have most of the characteristics mentioned above. The participants who were struggling to continue with their entrepreneurial activities without the Clothing Bank need to consider reconnecting with their fellow graduates to learn from them as to how they have managed to continue without the Clothing Bank.

5.4.3 The desire to be taken back into the programme

The participants indicated their desire to go back to the programme. They all knew that it was a three-year programme, which they would have to leave after graduation, yet they all said that “if they can call us back.” Benatar (2006: 74-75) writes that “it is reasonably conceivable for desires to be satisfied very soon after they arise, but given the way the world is, this does not usually happen.” The expressed desire by the participants to be called back into the programme by the Clothing Bank is a delusion in relation to Benatar’s statement above. It takes a passionate entrepreneur to invest adequate effort and time to entrepreneurial actions, otherwise, they will continue to fail and be hopeless (Drnovsek, Cardon & Murnieks, 2009). If the participants had really developed a true entrepreneurial passion, they would be able to continue to generate money without the Clothing Bank’s involvement. Earlier studies have indicated that the entrepreneurs’ passion is central to yielding a lot of positive outcomes, such as entrepreneurial efficacy (Murnieks, Mosakowski & Cardon, 2014), entrepreneurial efforts (Foo, Uy & Baron, 2009), entrepreneurial persistence (Cardon & Kirk 2015) and entrepreneurial intentions (De Clercq, Honig & Martin, 2013; Biraglia & Kadile, 2017). Those participants who are fixated on wanting to be called back into the programme seem to lack the entrepreneur’s passion, which refers to the positive emotions that the entrepreneur holds about her own work and activities (Ho & Pollack, 2014). The entrepreneur’s passion has been commonly renowned as a critical contributing factor to the success that the entrepreneur is able to attain (Syed & Mueller, 2015).

5.4.4 Permission to shop from the trainees shop

The participants in this study expressed that the programme would work best if the graduates were allowed to obtain stock from the Clothing Bank’s supplies at the shop where they previously used to buy when they were on the programme. The shop that the Clothing Bank has created specifically for its graduates is considered very expensive, therefore making it

difficult to resell the products. The argument is that their existing customer base is already aware of their prices; in addition the quality of the products they get from the graduates' shop is completely different from the other store. For example, one of the participants mentioned that they should take items back even if it is only for one day a month, so that participants can obtain stock from the inside shop. It appears that when training entrepreneurs, the argument by Wagner (2017), is true that attention should be paid to the 'initiator' in the entrepreneurial role set. The initiator individual is able to 'see' good market opportunities that others may have overlooked, and also possesses the skills, passion, commitment and risk profile to pursue them. The initiator adds value, either through meeting new market needs, or through creating new ways of meeting existing market needs. A typical initiator profile includes the qualities of tenacity, an ability to tolerate ambiguity, a willingness to put personal resources and reputation on the line despite an uncertain outcome, and the skill to create new business enterprises through creative thinking. While the participants in this study did receive enterprise development training and other skills, it was evident that most of the participants lack the "initiator" trait that would enable them to create new ways of continuing their entrepreneurial activities (Wagner, 2017). The programme only focused on empowering the participants through entrepreneurial training, although the actual entrepreneur within the participants, which would be the "initiator" referred to above, did not exist in some of the participants. Clearly, the participants held the notion of what was required by the programme for them to participate, but they were not necessarily initiators, hence the failure to tap into the trait after leaving the programme.

5.5 Refusal to go back to the way life was before joining the programme

The category: "refusal to go back to the way life was before joining the programme" was interpreted by participants to confirm the role the programme played in changing their lives, and regressing to how life was like before joining the programme, was not an option. They all mentioned that life was not good and they will never go back to living it again in that way. According to Harman (2009), most people can effortlessly identify the progressive features in life and some features of life are very treasured, and can simply prevail over many mundane anxieties. The participants refuse to suffer and be poor again, and most of them said that, although they might look like they are in difficulties at the moment, at least they know how to make money and they will get back on track again. "Now I have business skills," is what all the participants echoed. They recognise the positive features in the life that the Clothing Bank

afforded them and, if they persevere, the mundane discomforts of finding new ways of making money can be outweighed.

5.6 Relation to the Framework for the Empowerment of abused women

The framework for organising empowerment of abused women was used as a conceptual lens through which the findings of the study were interpreted. This framework has been used effectively in other studies that conceptualised that many abused women experience who are anxious about their economic situations, have a poor sense of self-worth and struggle with almost everything in life, which makes it hard for them to cope and find workable solutions about their problems (Froeschle, 2009). According to Buchbinder & Birnbaum (2010), abused women are left trapped in a traumatic world where they feel powerless and with no sense of autonomy and freedom of choice. Eyben, Kabeer & Cornwall (2008:p6), consider empowerment to happen when individual women desire, struggle for and are able to bring substantial changes in their lives in relation to power. It happens when people realise that they have the power to change the thinking, attitudes and decisions which led them to where they are currently. In order to help the abused women, the empowering process is of great importance and very necessary. The women in the study were able to change their poverty situations through the money they earned by entrepreneurship. Their ability to cope with the new realities after graduating from the programme is an indication that the programme has empowered them to change the thinking and behaviour that kept them in poverty. According to Zhang & Bartol (2010) empowerment can be viewed through three mediating mechanisms: psychological empowerment, creative process engagement and intrinsic motivation. The authors explain that the first mechanism, which is psychological empowerment, is a psychological state that is manifested in four cognitions: meaning, competence, self-determination and impact. Creative process engagement refers to the process by which creativity occurs and this creativity is defined by Shalley & Zhou, (2008) as both an outcome and a process. Intrinsic motivation refers to when a person has an inherent attitude to see the task completed successfully (Zhang & Bartol, 2010). The participants needed to demonstrate competence as entrepreneurs and had to portray self-determination to continue with entrepreneurial activities that eventually brought meaning to their lives. Those participants who have explained that they are still continuing with their entrepreneurial activities without the Clothing Bank seem to have been psychologically empowered through the programme. The demonstration of the participant's intrinsic motivation will be understood in relation to

the steps and levels of empowerment used with battered women (Busch & Valentine, 2000, p11), as illustrated in Table 5 below.

Table 5: Steps and Levels of Empowerment: Statements by a battered woman

<i>Step</i>	<i>Preempowerment Statement</i>	<i>Intrapersonal (microlevel)</i>	<i>Interpersonal (mezzolevel)</i>	<i>Institutional (macrolevel)</i>
Efficacy	"I am a victim." "I can't change my situation."	"I will survive." "I am a survivor, not a victim."	"We will overcome."	"We can make a difference."
Group consciousness	"I am alone." "No one else understands my situation."	"I am not alone." "I can't control my batterer's behavior."	"We will be most successful when we can help each other."	"There are many institutions and systems that serve or should serve battered women."
Reducing self-blame	"It's my fault; if only I wouldn't make him mad."	"It is not my fault."	"Domestic violence occurs in many relationships." "Domestic violence crosses economic, racial, cultural, and ethnic boundaries."	"Laws need to be changed to protect women and their children."
Assuming responsibility	"I can't do anything to change my situation."	"I have to protect myself."	"I need to help my sisters."	"We have to raise consciousness and awareness."

The steps and levels of empowerment for abused women are of particular significance in this study and it is for this purpose that they are used to describe the conceptualisation of the various factors that influenced the narrated experiences of the participants in this study. The pre-empowerment statements made by the participants in this study were around unemployment and the accounts they gave about their lives of struggle prior to joining the Clothing Bank. At the intrapersonal level, the participants in this current study shared the benefits they derived from participating in the programme, such as the opportunity to share their problems with each other, which could assure them that they were not alone. The participants also indicated the fact that there was an element of sisterhood amongst them and that sisterhood relates to the interpersonal level of empowerment. Lastly, being at the Clothing Bank gave them an organised structure which created the benefits of empowerment on an institutional level.

5.7 Building economic empowerment for abused women

In order to determine whether the current study fits within the framework for building economic empowerment for abused women, the findings from this current study will be tabulated within the variables, as revealed in the study conducted by Postmus, Plummer, McMahon & Zurlo (2012).

According to Postmus (2010), survivors of violence can have their confidence, skills, knowledge and behaviours improved because of their participation in financial literacy and economic empowerment programmes which lead to the development of their financial well-being and confidence to handle financial matters that they are faced with. (Weaver, Sanders, Campbell & Schnabel, 2009; Postmus & Plummer, 2010). Hetling and Postmus (2014), argue that economically vulnerable groups, such as abused women in this study, can be assisted through financial literacy programmes in order to build their economic empowerment and self-sufficiency. In view of the above assertion, it means that anyone who has gone through a financial literacy training programme should be able to attain some level of economic empowerment which will entail the knowledge and skills necessary to differentiate the financial choices to be made, hold a knowledgeable conversation about money and financial issues without feeling uncomfortable, devise future financial plans and act proficiently in everyday financial circumstances (Vitt, Anderson, Kent, Lyter, Siegenthaler & Ward, 2005). Some of the women in the current study described how they now know how to budget and save because of the skills they learned from the programme. This ability is a demonstration of financial literacy as a result of the financial education they received from the programme. Though some of the participants described their lives after the Clothing Bank to have gone back to square one in terms of money, there are those who seem to have gained economic self-efficacy. They are able to look for different options that will enable them to continue to be entrepreneurs and earn money without the Clothing Bank. Their confidence in using the skills and experience they gained from the Clothing Bank seems to have enhanced their economic self-sufficiency. They continue to use the financial management skills they acquired from the programme to enhance their continued money earning opportunities. The results revealed positive and significant relationships between financial literacy with economic empowerment, economic self-efficacy and economic self-sufficiency. The results also indicated that financial literacy, race and economic self-sufficiency, were significant predictors of economic empowerment.

5.7.1 Financial Literacy

Authors, Sundarasan, Rahman, Othman & Danaraj (2016), are of the view that financial training enables literacy, which means that a person will master finance-related knowledge and expertise to help them handle daily money issues and also make wise investments that help to generate more income. People become empowered to manage their own finances and

give long lasting financial security for themselves and their families. In the current study, the participants related their ability to make educated decisions about using money because of their participation in the Clothing Bank's programme. For example, one participant mentioned that she was a person who could not save before she joined the Clothing Bank. If she had R1 000.00 she would spend it all; however, when she joined the Clothing Bank they taught her how to budget and save. According to Sundarasen, Rahman, Rajangam & Sellappan (2014), financial literacy, money management and wealth optimisation is an ongoing process that should be taught at every stage of a person's lifecycle, so as to make certain that financial mistakes are minimised and financial freedom is attained at the earliest possible stage of their life. The above view of financial literacy indicates that, although financial education on its own is not sufficient to eliminate poverty, increasing financial literacy supports one's ability to achieve economic empowerment and self-sufficiency. The participants described how they used the skills they learned to improve their livelihoods and quality of life, they were able to put food on the table, improve their living spaces and buy furniture, etc. This is congruent with the findings in the study conducted by Sanders, Weaver & Schnabel (2007) which examined the financial literacy outcomes of an economic education programme called Redevelopment Opportunities for Women's Economic Action Program (REAP), in St. Louis, Missouri, that was created specifically for battered women using a quasi-experimental design. The findings of the study indicate that the curriculum was associated with an increase in financial self-efficacy and suggests that the curriculum content is intended to empower women to take charge of their financial matters (Sanders, Weaver & Schnabel, 2007). The participants in this current study indicated that they were taught how to save, how to budget and how to avoid debt. In addition, though financial education on its own is not sufficient to eliminate poverty, the participants in the study did combine their financial education with entrepreneurship to eliminate poverty in their lives.

5.7.2 Economic self-efficacy

Authors, Lee & Mortimer (2009) posit that self-efficacy in particular is an important determinant of behaviour in many domains. A conventional definition of economic self-efficacy that will be appropriate for the current study views self-efficacy as the intrapersonal belief that one has the resources, options, and confidence to be financially successful (Perry & Morris, 2005). From this point of view, it is expected that individuals with demonstrated self-efficacy may feel more prepared to deal with challenging financial situations and may

possess far greater optimism for their future endeavors (Fosnacht & Calderone, 2017). According to Lee & Mortimer (2009) economic self-efficacy can also be defined by measuring how confident one feels about completing financial tasks based on one's current economic situation. The participants in this study were able to believe, on an intrapersonal level, that they have the resources, options and confidence to be financially successful during their participation in the Clothing Bank Programme. Even though some of them gave an account of not having money since they graduated and just sitting at home, there are those who are confident that the skills they learned from the Clothing Bank will enable them to restructure their lives. Others were already working on plans to ensure that they can make money; for example, one participant related that she now could think for herself about creating opportunities to earn money. The participants indicated that they were flexible, they could be hired and work if they chose to. From this perspective, it can be concluded that there is an apparent value in the integration of self-efficacy mechanism and the process of empowerment (Perry & Morris, 2005).

5.7.3 Economic Self-sufficiency

Economic self-sufficiency, another component of economic empowerment, is defined as the manifestation of a wide range of skills related to financial management (Postmus & Plummer, 2010). Others have defined these financial skills as financial capabilities that individuals can have without measuring if they are proficient in demonstrating skills (Johnson & Sherraden 2007; Gudmunson & Danes 2011). In essence, one is economically self-sufficient when one is capable of mastering financially-related tasks. Although most of the participants reported having run out of money to continue with their entrepreneurial activities, they indicated that they were able to use budgeting and saving skills that they learned from the Clothing Bank. One participant explained how, at the Clothing Bank, they taught her how to save her money, not to waste money and not to make unnecessary purchases. Budgeting, she said was the main skill she learned and she still uses it in her home. She continued to explain that, since learning from the Clothing Bank, that, if her daughter gives her some money, she will keep it; she will not spend it as she did before. This is an indication of her acquired skill which provided her with the financial capabilities of saving and not wasting money.

5.8 Utilising Entrepreneurship development programmes as tools for empowering abused women

Due to the high unemployment rate in South Africa, which averages 24.1% (Statistics South Africa 2014), entrepreneurship as an important mechanism for economic growth and development is widely acknowledged (Bosma, Jones, Autio & Levie, 2008). By starting new ventures, entrepreneurs create new job opportunities, which help in reducing unemployment and alleviating poverty (Herrington, Kew and Kew 2010). However, research findings indicate that the total entrepreneurial activity of South Africa from 2002 to 2012 was below average (Turton & Herrington 2013). Moreover, Turton & Herrington (2013) indicate that South Africa has very low percentages of people who believe that they have entrepreneurial capabilities (40%) and who have entrepreneurial intentions (14%). According to Onyishi & Agbo (2010), empowering women to become entrepreneurs will not only have an impact on the economy of developing nations but will also positively influence the quality of family life in these nations. The World Bank (2007) also articulates that women, if they are able to earn a living, whether through self-employment or wage employment, would be able to contribute to household income and expenditure. The participants described how the Clothing Bank afforded them the opportunities to make changes to their places of living and also make general improvements to their standards of living. One participant indicated that, after she started with the Clothing Bank, her life changed. She bought a 2-room bungalow and she could afford more items than she could previously. According to Kapur, Rao, Bikhchandani & Ravichandran (2007), entrepreneurship is not about money but is about following a dream and focusing on it with passion. They maintain that if you have a dream that you could focus on and are passionate about it, it is more likely that one will be successful. In agreement Onyishi & Agbo (2010), assert that entrepreneurs are usually people with a high level of self-confidence. The entrepreneur believes in him/herself and not on fate and rather sees obstacles or difficulties to achieving his/her goals as challenges, which must be faced squarely and conquered (Onu, 2006). Kapur et al. (2007) maintain that an entrepreneur must be courageous. The person must feel spirited and bold enough to think and decide what he/she can do because others have done it. The courage to think and to do something and add value is one of the crucial aspects of a person who starts and runs a successful organisation. Kapur et al (2007) add that just being courageous is not enough and that entrepreneurs must lead with passion, must believe and have conviction that their plans are going to succeed. Some of the participants in this study are able to continue with the entrepreneurial activities they

started while at the Clothing Bank as a process of acquiring the business acumen that will enable them to continue with entrepreneurial activities even without the Clothing Bank. The participants explained that, even though they have graduated from the Clothing Bank, they are earning money without depending on them. One of the participants said that she is making money by buying stockings from an outlet in Bellville South, and that there is a shop where she buys small packets of meat, and also ice cream, which she sells. The participants were passionate about their entrepreneurial activities and that they will continue to earn money after completing the programme at the Clothing Bank. Other qualities of an entrepreneur include risk taking attitude (Igbo, 2006), task-orientation, drive and energy. They are also known to be creative and innovative (Igbo, 2006; Ikeme & Onu, 2007). The women in the current study were empowered through enterprise development training to become entrepreneurs. With the understanding of what empowerment and entrepreneurship means, the next section will discuss the relationship between the empowerment the women in the study received, their entrepreneurial activities and economic well-being.

5.9 Women empowerment, entrepreneurship and financial well-being

The true nature of women empowerment concurs with the concept of women's self-efficacy (consistent with the competence dimension of psychological empowerment) which has often been linked with positive job behaviours that are relevant in the development of entrepreneurship. An empowered woman will have developed self-efficacy which refers to an individual's belief about her or his ability to perform in a certain manner or with specific behaviour to attain desired goals. The ability to exhibit self-efficacy determines when an individual will undertake new behaviours (Handy & Kassam, 2007). Individuals with low self-efficacy limit their participation when making difficult behavioural change and are more likely to give up when faced with obstacles (Handy & Kassam, 2007). The individual's efficacy beliefs about themselves in this case serve as barriers to change, therefore reducing their own empowerment. Most of the participants in this study revealed that having nothing to do makes their lives harder. One participant explained that ever since she left the Clothing Bank she has lost her strength. Another participant indicated that she does not see her business going forward. She explained this by stating that she does not see her business going forward as it did at the time when she was at the Clothing Bank. The participants who had a low self-efficacy were convinced that they could not move forward and continue with their entrepreneurial activities without the Clothing Bank. This attitude diminishes

entrepreneurship behaviour. Positive perception or mind-set of possibilities seems to be an underlying factor in most entrepreneurial activities. Authors such as Paterson (2008), posit that most women seem to have a low self-image and often underrate their individual capabilities. Evidently, the argument by Onyishi & Agbo (2010), that some women may require greater nurturing in self-confidence and esteem as well as business skills, could be related to some of the participants in the current study who seem to be discouraged in continuing their entrepreneurial activities without the support of the Clothing Bank.



CHAPTER SIX

STRENGTHS, LIMITATIONS, CONCLUSION AND RECOMMENDATIONS

6. Introduction

In this chapter, the strengths, limitations, conclusion and recommendations from this study, which focused on the empowerment of abused women through an entrepreneurship skills development programme, are discussed. Moreover, specific areas that require further investigation in the future are also recommended.

6.1 Strengths of the study

South Africa as a country currently experiences the highest prevalence of violence against women as well as the highest rate of unemployment in the world. This study explored how the use of an entrepreneurship skills development programme can be used to empower unemployed women with histories of abuse. The research also specifically served to explore the impact of unemployment and poverty on abused women and their children. The study has provided further theoretical knowledge on the experiences of abused women who get recruited into empowerment programmes that utilise entrepreneurship development. Moreover, it specifically provides insight related to how the empowerment model for abused women should work to achieve continuation and sustainability of income-generating activities such as entrepreneurship post-participation in the programme. Resultant recommendations may be used to advocate for further research on entrepreneurship and empowerment programmes designed for abused women, as well as exploring social work and advocacy programmes for empowering abused women for economic well-being.

6.2 Limitations of the study

Due to the nature of qualitative research, where the researcher has to analyse the data through thematic content analysis, there is the potential for bias from the researcher when presenting the findings. Secondly, the small sample and attrition do not permit generalisation of the findings to other populations of abused women who have participated in entrepreneurship development programmes for empowerment. It is also possible that the questions used during the interviews did not capture the true nature of what was being taught in the classes even though the perspectives of the key informants were taken into account. Finally, the use of the English language with participants for whom English is not their first language, occasionally

compelled the researcher to paraphrase the questions which could also affect the response, as these questions might have seemed to be propelling the participant to respond in a specific manner when they found it difficult to articulate their experiences in the English language.

6.3 Conclusion

The study highlighted the experiences of abused women regarding their participation in the Clothing Bank's entrepreneurship development programme from the perspective of the women who have graduated from the programme and the key informants, who consisted of the programme manager, the business coach, the life coach and the psychologist, all of whom worked with the women. The study revealed that before joining the Clothing Bank, the abused women who participated in this study experienced difficulties and struggles inflicted by unemployment and poverty. These were identified in the study as living with unemployment and poverty, lack of independence and the impact on mental health and emotional disturbances. Irrefutably, the participants had no money to afford a good quality of life for themselves and their children prior to joining the Clothing Bank. Facilitators that assisted in the empowerment of these abused women included participation in the Clothing Bank's entrepreneurship development programme; learning different skills; a caring and supportive environment; having an income and removing the self from the poverty situation and improved relationships with family and community members.

The study also revealed that when the participants were on the programme, they experienced various struggles that invariably affected them. These were identified as "struggles the participants faced while on the programme." The participants interpreted those difficulties in relation to learning struggles, emotional challenges arising from group participation, and the hardships of selling and reaching targets. The benefit the women derived from their participation in the Clothing Bank's programme was a dynamic process of empowerment which occurred in the abused women's lives and those of their families. The process entailed the women's process of learning and being motivated to change the quality of their lives. This was identified as "the benefits derived from participating in the programme" and these benefits were linked to learning different skills; sharing problems and helping each other; making money and changes in the quality of life; gaining independence and removing the self from the poverty situation; experiencing positive relationships with family and community members. Coupled with the above benefits, the intrinsic motivation to change the quality of

life for themselves and their children was further observed when the women continued to go to the Clothing Bank, even when they were facing struggles with bullying and not meeting the sales targets.

Further to this, the abused women's descriptions of their lives after graduating and leaving the Clothing Bank was identified as "adapting to life after graduating and leaving the programme." This theme is an indication of how the adaptation process of life after the Clothing Bank is happening and how the women are reconciling their lives while being at the Clothing Bank, and after participating in the programme at the Clothing Bank. The narratives about the adaptation strategies are related to coping with new realities; refusal to go back to life the way it was prior to joining the Clothing Bank and funding the continuation of entrepreneurial activities. Moreover, even though the adaptation process revealed some gaps in the outcome of the Clothing Bank's programme in relation to empowering them, the category statement of the women's "refusal to go back to the way life was before joining the programme" is an indication of how the Clothing Bank influenced their thinking as well as their confidence in dealing with the new realities of their financial situations without the Clothing Bank. The one critical finding that stands out is the participants' expressed desires to have the Clothing Bank accommodate their wishes to be taken back into the programme and opportunity to buy on the same terms as those of people still on the Clothing Bank's programme.

The framework for building empowerment for abused women provides a theoretical perspective through which the empowerment of abused women that were participants in this study should have been pursued. The use of financial literacy training was also explored as a facilitator for the economic empowerment of abused women in relation to the training and development offered through the Clothing Bank's entrepreneurship development programme. In addition, the theoretical framework for economic empowerment provided insight into how an increase in financial literacy or the knowledge and skills thereof, enabled the participants to make sound financial decisions and obtain resources; 2) an improvement in economic self-efficacy or the belief that one has the resources, options, and confidence to be successful; and 3) the enhancement in economic self-sufficiency or economic behaviour that demonstrate their economic self-efficacy or financial literacy regarding personal financial management to enhance economic well-being for abused women. Furthermore, the use of entrepreneurship as

a tool for empowerment was also explored to determine how it can assist abused women to become economically empowered. The use of psychological empowerment was highlighted as a means through which entrepreneurial self-efficacy as the degree to which individuals believe that they have the necessary skills to successfully start a new business venture, can be enhanced for abused women. Overall, for abused women, financial self-efficacy should also be viewed as a meaningful component of financial well-being in and of itself. Accordingly, if entrepreneurship is one of the ways to achieve this, any entrepreneurial development programme should extend beyond just teaching competencies, and also involve providing participants with the opportunity to internalise competencies by experiencing the mastery of skills.

The findings of the current study provided insight regarding the participation of abused women in the Clothing Bank's entrepreneurial development programme as a means of empowerment for themselves and their families from the perspectives of the women who graduated from the programme and the women who worked with them on the programme as key informants. The study further revealed that promoting entrepreneurship through economic literacy programmes that are aimed at abused women can facilitate their economic empowerment and alleviate unemployment and poverty in their lives. Finally, the study established that the empowerment of abused women who participated in the Clothing Banks's entrepreneurial development programme was not only influenced by the women's desire to remove themselves from the poverty situation and the skills they were taught, but also by the supportive, mentoring and coaching environment in which the learning and healing process was taking place.

6.4 Recommendations

The phenomena of empowering abused women to achieve economic well-being and alleviate poverty in their lives and the lives of their families explored in this thesis, provide findings that point out certain implications for those designing the programmes. Thus, in order to ensure an effective and successful empowerment programme for abused women who live with unemployment and poverty, the following recommendations are deemed necessary:

6.4.1 Recommendations for NGOs and advocates of abused women empowerment

- The NGOs and advocates need to be prepared to handle situations of gender-based violence among participants in their programmes. This does not necessarily mean that they must become experts on violence against women or offer services themselves to the women, but rather understand the psychological impact of abuse and how that spirals into the women's ability to continue to take care of themselves even when they are no longer in any programme.
- As part of any skills development programme, financial literacy courses should be included.
- To understand how financial literacy and economic empowerment programmes can be best delivered in a way that meets the unique psychological and emotional issues faced by survivors and the impact of having experienced abuse.
- Any skills training programme offered should be SETA-accredited to enable the participants to have a wider range of economic empowerment opportunities.
- The NGOs should give their full cooperation to the Department of Social Development and participate in any monitoring and evaluation programmes designed by the department to ensure successful implementation and integration of the women into society.

6.4.2 Recommendations for health professionals such as social workers working with abused women particularly in a skills training programme

- To strictly adhere to the departmental policy guidelines, i.e., making required visitations to their clients whom they had referred to the programmes. They should conduct both expected and unexpected visits to the NGOs throughout the women's participation in the programme.
- To conduct limited post-programme home visitations to establish the emotional well-being of the women after leaving the programme. Chances are that when the women are able to cope emotionally, they will subsequently be able to apply the skills they have learned through the programme to continue with economic activities to sustain them financially.
- The social workers should understand the laws that govern the area in which they operate in order to rely on it.

- They should collect data from the first time that they meet the women, after they have referred them to skills training programmes and beyond the programme in order to monitor the women's emotional recovery comprehensively. The data can then be used to motivate for such programmes in future; collectively it will paint a picture of the success of the programme or the failure thereof.
- The social workers should encourage the integration of the women back into society through their interactions with the market and the facilitators of the programme. The integration will promote confidence in the women's ability to continue with entrepreneurial activities or even opportunities to venture into other areas of business.

6.4.3 Recommendations for the Department of Social Welfare and Development

- To govern or monitor the conduct of health professionals working with female survivors of abuse when referring them to NGOs that run skills development programmes. To monitor and ensure that the NGOs to which these women are referred, have proper and specific capacity to cater for their unique needs arising from their experiences.
- To conduct much more limited follow-ups post-programme to ensure that the participants that are referred to the programme are emotionally coping with their new realities.

6.4.4 Recommendations for policy development

- The framework of any such programme should establish standards for acceptance into the programme to ensure that the candidates will cope with the demands of the programme. For example, there should be an entry level educational prerequisite before admission into any such programmes, regardless of who offers those programmes. NGO's should align their skills development programmes with the National Qualifications Framework through Sector Education and Training Authorities. By adhering to the NQF standards, it will mean that the certificates they receive from the programme will allow them to be recognised for employment purposes.
- There should be graduate internship programmes for some of the women that desire to be absorbed into the mainstream labour market considering that the duration of a programme, such as the one of the Clothing Bank, is similar to a bachelor's degree.

The participants will then graduate with a Vocational qualification which proves they have skills for employability. This can be aligned to qualifications offered by FET Colleges which is in line with the programme to promote vocational education in the country. The programmes should also incorporate skills geared towards the improvements in the employability of individual women which will lead to decent employment opportunities.

- Policy development should encourage the integration of the women back into society through their interactions with the market and the facilitators of the programme.

6.4.5 Recommendations for future research in the area of entrepreneurship and skills development particularly for this vulnerable group

- More empirical studies should be conducted on whether financial literacy leads to economic empowerment and financial independence for abused women who did not have such independence and empowerment before joining programmes such as the Clothing Bank
- A longitudinal study should be conducted to formulate conclusive outcomes or reliable outcomes which will effectively answer questions relating to financially empowering women who are survivors of abuse. Preferably a comparative study that will consist of a control group and an experimental which should meet scientific sampling standards.
- More research is needed to understand how entrepreneurship and skills development programmes can best be delivered in a way that meets the unique psychological issues faced by survivors and the impact of having experienced abuse. This applies particularly to women who show symptoms of depression and posttraumatic stress.

6.4.6 Specific recommendations for the Clothing Bank

- To improve the confidence of the women beyond the programme, particularly since success in entrepreneurship or business demands it. For example, to equip them with the financial prudence to know that they cannot utilise the capital for their businesses for any purposes other than sustainability of entrepreneurial activities. The confidence that they will draw from being financially literate is good for their emotional wellbeing and ability. There should be a clear distinction between funds that are available for business capital compared to funds needed to maintain the immediate

and extended household needs. This was seen as being the number one cause for women's failure to succeed in their entrepreneurial endeavours.

- To make it affordable for the graduates to continue to stock their products from the Clothing Bank, which could create a cycle of mutual benefit when it comes to profit. The higher pricing structure does not benefit the Clothing Bank or the graduates because if the graduates are not buying, the Clothing Bank is not making a profit either.
- For the Clothing Bank to have a follow-up programme which should run for a limited period and be designed to address the needs of the graduates who want to continue to belong to the programme. The follow-up programme would mitigate this need. Moreover, the Clothing Bank should facilitate the formation of professional and business networks amongst graduates in order to create collaborative linkages for them to know and understand each other's areas of expertise or successful business ventures. Therefore, they will be able to refer or assist each other with business knowledge or skills specific to their businesses.
- The Clothing Bank should promote social cohesion in terms of who it employs and how it operates to enable sensitivity to cultural and social diversity, both in relation to the participants and within their organisational structure.



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APPENDICES
APPENDIX A
INFORMATION SHEET

Project Title:

Experiences of abused women about their participation in entrepreneurial skills training programmes as a tool for empowerment of the self and their families

What is this study about?

This is a research project being conducted by a postgraduate Masters student in Child and Family Studies at the University of the Western Cape. I am inviting you to participate in this research project because you have participated in the entrepreneurship skills training programme offered by the Clothing Bank for at least 3 years or have worked with vulnerable women requiring empowerment. The purpose of this research project is to gather information from individuals like yourself who have either participated in the empowerment programme or who have worked with vulnerable women requiring empowerment. Your expert opinion is valued with regard to the development of entrepreneurial skills for empowering women to obtain opportunities for generating an income.

What will I be asked to do if I agree to participate?

You will be asked to take part in an interview; this interview will be 45 to 60 minutes long and will take place at the Clothing Bank premises at a mutually convenient time. In the interview you will be asked questions about the current programmes that the Clothing Programme offers the women and how you have contributed to the programme.

Would my participation in this study be kept confidential?

The researchers undertake to protect your identity and the nature of your contribution. To ensure your anonymity your name will not be included on the collected data and a code will be placed on this data. Through the use of an identification key, the researcher will be able to link your interview data to your identity code and only the researchers will have access to the identification key. This research project involves making audiotapes of the interview and allows the researchers to gather the data as accurately as possible. To ensure your confidentiality, the voice recordings and transcriptions of the findings gathered in the

interviews will be locked away in a cupboard in the University of Western Cape Child and Family Studies department, to be accessed only by the researchers. Once the study is completed the voice recordings will be deleted.

___ I agree to be audiotaped during my participation in this study.

___ I do not agree to be audiotaped during my participation in this study.

If we write a report or article about this research project, your identity will be protected.

What are the risks of this research?

There may be some risks from participating in this research study. All human interactions and talking about self or past emotional situations carry some amount of risk. We will nevertheless minimise such risks and act promptly to assist you if you experience any discomfort, psychological or otherwise, during the process of your participation in this study. Where necessary, an appropriate referral will be made to a suitable professional for further assistance or intervention or you will be provided with information about services which will provide further support.

What are the benefits of this research?

This research is not designed to help you personally, but the results may help the investigator learn more about the programme used, and the effectiveness thereof, which guide the empowerment of abused women in gaining skills for creating income-generating opportunities through entrepreneurship, and becoming financially independent and providing for their families. This information in turn will help the researcher understand the challenges experienced by women who have participated in an existing economic empowerment programme. We hope that, in the future, other people might benefit from this study.

Do I have to be in this research and may I stop participating at any time?

Your participation in this research is completely voluntary. You may choose not to partake in it. If you decide to participate in this research, you may withdraw from the study at any given time. If you decide not to participate in this study or if you withdraw from the study, you will not be penalised or lose any benefits to which you would otherwise qualify. If your job at the facility at which you are currently working, is terminated before the interview has taken

place, your participation within the study will be terminated, as you will no longer fall within the inclusion criteria.

What if I have questions?

This research is being conducted by *Pamphilia Hlapa*, Masters Student at the University of the Western Cape. If you have any questions about the research study itself, please contact Pamphilia Hlapa at: 076 094 4284, *email: 9341071@myuwc.ac.za*.

Should you have any questions regarding this study and your rights as a research participant or if you wish to report any problems you have experienced related to the study, please contact:

Head of Department:

Prof. N Roman

University of the Western Cape

Private Bag X17

Bellville 7535

(021) 959 3153

nroman@uwc.ac.za



Dean of the Faculty of Community and Health Sciences:

Prof José Frantz

University of the Western Cape

Private Bag X17

Bellville 7535

chs-deansoffice@uwc.ac.za

This research has been approved by the University of the Western Cape's Senate Research Committee and Ethics Committee.

Supervisor: Prof. Shaheed Soeker (Senior lecturer)

Occupational Therapy Department

Tel: +2721 959 9339

Fax: 021 959 1259

Email: msoeker@uwc.ac.za



UNIVERSITY *of the*
WESTERN CAPE

APPENDIX B

INTERVIEW GUIDE

Interview guide: for the Key informants

Interview questions:

1. Could you describe to me the reasons why you are working with the women at the Clothing Bank Enterprise Development Programme?
Probe: Describe the attitude women display towards the programme?
Probe: Describe how women respond to the programme?
Probe: Are all the women in the programme victims and survivors of abuse?
2. Could you describe the barriers relating to skills training programmes for economically empowering women in relation to the women you work with?
Probe: What are the things that you do to assist the women in achieving their goals?
Probe: Can you describe the challenges that these individuals experience after being separated from their abusive partners?
3. Could you describe the factors that make it possible for you to run the enterprise development programmes for your participants?
Probe: What activities do you do to assist with the development of their skills?
Probe: How do they respond to their activities?
4. If there are any changes that could be introduced to enhance the current programmes, what would they be?
Probe: What type of training would you recommend should be included in a programme to help abused women achieve empowerment both socially and economically in the field of Entrepreneurship?
Probe: What in your opinion would be important components of a skills training programme that assists a person who feels powerless and helpless to obtain skills for financial empowerment?

APPENDIX C
CONSENT FORM
INDIVIDUAL CONSENT FORM

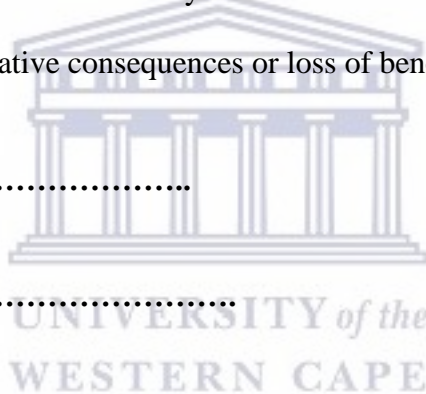
Title of Research Project: Experiences of abused women about their participation in entrepreneurial skills training programmes as a tool for empowerment of the self and their families

The study has been described to me in language that I understand. My questions regarding the study have been answered. I understand what my involvement will entail, and I agree that my participation is of my own choice and free will. I understand that my identity will not be disclosed to anyone. I understand that I may withdraw from the study at any time without reason and without fear of negative consequences or loss of benefits.

Participant's name:

Participant's signature:

Date:



APPENDIX D

FOCUS GROUP CONFIDENTIALITY BINDING FORM

Title of Research Project: Experiences of abused women about their participation in entrepreneurial skills training programmes as a tool for empowerment of the self and their families

The study has been described to me in language that I understand. My questions about the study have been answered. I understand what my participation will involve and I agree to participate of my own choice and free will. I understand that my identity will not be disclosed to anyone. I understand that I may withdraw from the study at any time without giving a reason and without fear of negative consequences or loss of benefits. I understand that confidentiality is dependent on participants in the Focus Group maintaining confidentiality. I hereby agree to the following:

I agree to uphold the confidentiality of the discussions in the focus group by not disclosing the identity of other participants or any aspects of their contributions to members outside of the group.

Participant's name.....

Participant's signature.....

Date.....

APPENDIX E

INTERVIEW GUIDE FOR THE GRADUATES

Interview guide: for the women graduates

Interview questions:

1. Could you describe the challenges that you experienced after being separated from your partners?

Probe: Describe the challenges in the home environment before and after participating in the programme?

2. Could you describe the barriers you experienced while you participated in the skills training programmes for economically empowering women?

Probe: What barriers or difficulties did you experience after participating in the programme?

Probe: What barriers or difficulties did your family experience while and after you participated in the programme?

3. Could you describe the factors that helped you improve your life circumstances after you participated in the entrepreneurship programme?

Probe: How did your life improve after participating in the programme?

Probe: How did your family's quality of life improve after participating in the programme?

Probe: How did your entrepreneurship skills improve after participating in the programme?

4. If there are any changes that could be introduced to enhance the current empowerment programmes, what would they be?

Probe: What type of training would you recommend that should be included in a programme to help abused women achieve empowerment both socially and economically in the field of Entrepreneurship?

Probe: What in your opinion would be important components of a skills training programme that assist a person who feels powerless and helpless to obtain skills for financial empowerment?

APPENDIX F

FOCUS GROUP CONFIDENTIALITY BINDING FORM

Title of Research Project: Experiences of abused women about their participation in entrepreneurial skills training programmes as a tool for empowerment of the self and their families

The study has been described to me in language that I understand. My questions about the study have been answered. I understand what my participation will involve and I agree to participate of my own choice and free will. I understand that my identity will not be disclosed to anyone. I understand that I may withdraw from the study at any time without giving a reason and without fear of negative consequences or loss of benefits. I understand that confidentiality is dependent on participants in the Focus Group maintaining confidentiality. I hereby agree to the following:

I agree to uphold the confidentiality of the discussions in the focus group by not disclosing the identity of other participants or any aspects of their contributions to members outside of the group.

Participant's name.....

Participant's signature.....

Date.....

APPENDIX G

ETHICAL APPROVAL FROM HIGHER DEGREES COMMITTEE, U.W.C.



OFFICE OF THE DIRECTOR: RESEARCH
RESEARCH AND INNOVATION DIVISION

Private Bag X17, Bellville 7535
South Africa
T: +27 21 959 2988/2948
F: +27 21 959 3170
E: research-ethics@uwc.ac.za
www.uwc.ac.za

01 December 2017

TO WHOM IT MAY CONCERN

I hereby certify that the Senate Research Committee of the University of the Western Cape, at their meeting held on 29 May 2015, approved the methodology and ethics of the following research project by: Ms P Hlapa, (Social Work).

Research Project Title: Experiences of abused women about their participation in entrepreneurial skills training programmes as a tool for empowerment of the self and their families.

Project Registration no: 15/4/62

Any amendments, extension or other modifications to the protocol must be submitted to the Committee for approval.

The Committee must be informed of any serious adverse event and/or termination of the study.

A handwritten signature in black ink, appearing to read 'Josias', is placed over a white rectangular background.

*Ms Patricia Josias
Research Ethics Committee Officer
University of the Western Cape*

APPENDIX F

PERMISSION LETTER TO USE THE CLOTHING BANK FOR THE STUDY

Permission letter

To: Tracey Gilmore and Tracey Chambers

The Clothing Bank

15 St Michaels Road

Observatory

Cape Town

Dear Madam

REQUEST FOR PERMISSION TO CONDUCT A RESEARCH STUDY AT THE CLOTHING BANK

As part of the Masters Degree in Child and Family Studies (MCFS) course at the University of the Western Cape (UWC), I am required to conduct a research study. I wish to obtain permission to conduct this research with the women in your programme, as well as the experts working with them.

The aim of the study is to investigate the experiences of abused women (victims and survivors) who participate in your programme and their ability to empower themselves and their families. It is envisaged that the knowledge gained from this study could help the researchers to make recommendations to NGOs and other programmes of empowerment for women who have suffered abuse to be integrated into working life through entrepreneurship.

In order to gain sufficient data for my research project I aim to conduct in-depth interviews for approximately 45 to 60 minutes each at the Clothing Bank Training Facility along with four members of your staff, in particular, the life coach, the business coach, the psychologist, the programme facilitator and the programme developer.

Please find my research proposal attached for a more detailed account of my research topic, the research process and the ethics related to this research project. I will be pleased if permission is granted to me, as I look forward to conducting this research project.

If you require any further information regarding this request you are welcome to contact my research supervisor:

Name: Dr. Shaheed Soeker

Department: Occupational therapy

Contact: 021 959 9339

Email: msoeker@uwc.ac.za

Kind regards

Student

Pamphilia Hlapa

Masters in Child and Family Studies

Cell: 076 094 4285



APPENDIX I
PARTICIPANTS' DESCRIPTION (P1-P10)

Name	Age as at 2015	Gender	Marital Status	No of children	Date graduated from the Clothing Bank	Type of abuse experienced
Participant 1	25	Female	Married	1	2014	She was sexually abused as a child. At the time of the interview she was at home since graduating.
Participant 2	27	Female	Single	2	2014	The father of her first child was physically abusive. At the time of the interview, she had been at home for over a year since graduating.
Participant 3	54	Female	Single	4	2014	Her late boyfriend used to physically abuse her. At the time of the interview, she was training to become an Early Childhood Development Practitioner and was selling various things.
Participant 4	47	Female	Single	2	2014	Her father was emotionally, financially and physically abusive to her, her siblings and their mother and, as a result, they were raised by their mother. As an adult, she was physically and financially abused by the father of her first child. At the time of the interview, she was not doing any business.
Participant 5	52	Female	Single	2	2014	She was sexually abused as a child (did not disclose at what age she was abused). At the time of the interview, she was not doing any business but had saved some money.
Participant 6	34	Female	In a relationship	2	2014	She was abandoned by her mother as a small child; she suffered emotional abuse from

						the people who raised her. At the time of the interview, she was going around looking for goods to sell.
Participant 7	37	Female	Single	3	2015	She suffered economic abuse from the fathers of her children who refused to support the children. At the time of the interview, she was running her business.
Participant 8	55	Female	Divorced	4	2014	She suffered physical, emotional and financial abuse from her ex-husband who was an alcoholic. At the time of the interview, she was not doing any business.
Participant 9	45	Female	Single	1	2013	She was sexually molested by a relative when she was young. At the time of the interview, she was still trying to find goods to sell.
Participant 10	31	Female	Single	2	2014	She endured physical abuse from her boyfriend for eight years. At the time of the interview, she was selling different things.

