

Problematizing rural spaces and positioning in the context of rural development

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Abstract: Stokvels in rural spaces have been widely studied in international scholarship as a medium for rural development. This paper argues that rural spaces offer a plethora of opportunities for investment and social cohesion for the livelihood of members in the self-help groups. Often, researchers focus on the impact and challenges of the enterprise, with little focus on how these groups are developed for the creation of other economic generating opportunities in rural communities. This paper focusses on the various activities that women take part in to provide for their families and to build resilience in four rural communities of Eshowe, using the concept of *ukonga* which is a Zulu term for savings mobilisation. This paper intends to reflect on the informal self-help activities of poor rural women. A qualitative research approach, comprising of focus group discussions and structured interviews was used as a data collection method for the study. The interviews focused on how these self-help groups organise themselves, what activities they participate in and the roles they assume in their respective communities. The sustainable livelihoods approach and the social capital theory were used to draw perspectives on how these self-groups contribute to providing sustainable economic opportunities for women in rural spaces. Thematic analysis was employed to analyse the data. The findings indicate that government and non-government agencies need to provide training programs towards enhancing women's empowerment and capabilities.

Keywords: rural development, rural spaces, self-help groups, social capital theory, sustainable livelihoods approach.

Introduction

The discordance between everyday livelihood practises of a rural population and way they are perceived their situation and what it considers necessary for rural development is the focus of this paper. Thereby this paper addresses multiple issues and questions about the nature and orientation of rural development policies and programmes. While the focus is on rural spaces, and more particularly the uMlalazi local municipality, the significance of the article goes well beyond the rural development to community upliftment. In attempts to connect more effectively the social and the positioning, as well as to comprehend how rural space is ever changing, uneven development is crucial. It is crucial to understand that, despite what some may believe to be agriculture's decline as a significant source of power in rural spaces, its selective and highly divergent retreat and reorientation is actually playing a significant role in the new construction of this study. The requirement to identify and define imbalanced growth in a distinct environment is particularly pertinent in this scenario [9]. Uneven development has traditionally been viewed in the context of local economic growth as mostly the result of dependent relationships originating from self-help groups (SHGs) and, to a lesser extent, from other sources.

The rural spaces were introduced into the concept of *ukonga* (*saving*) in order to promote and engage women in the gardening, bricklaying and farming. The Nelson Mandela Childrens Fund (NMFC) and KwaZulu-Natal Council of Churches (KRCC) came up with the concept of *ukufukulana* (*assisting*) women in these rural spaces in order to promote *ukonga* and poverty reduction through the adoption of Self-help groups (SHGs) in 2009 at Eshowe rural spaces. *Ukonga* was adopted by these women, and it has assisted in supporting them in poverty alleviation, paying tuition fees for their children at the tertiary institutions and by putting plate on the table. *Ukonga* is taking place in the following areas, Nkanini, Mombeni, Ntumeni and KwaKhoza in the uMlalazi local municipality, Eshowe. The uMlalazi communities may face these significant problems in terms of rural development, which include fostering economic growth, creating facilities to address social needs, and ultimately fostering a shift in perspective on issues

pertaining to society, culture, and ways of thinking. The idea of ukonga was introduced by NMFC where women save R2 (Upondo) this is done through the Self-help groups (SHGs). These women contribute R2 every week and allows the members to loan it so that they can gain profit. Ukonga assisted a lot for these communities, and some were able to start the businesses, start the creches, pay school fees and build their homes.

Rural spaces and positioning can have a significant impact on local development, but only if the individuals engaged receive all the assistance. In order to problematize rural spaces and positioning in the context of rural development, this paper focuses on a research project that was carried out in four rural spaces of Eshowe in the local municipality of uMlalazi. In the interest of advancing women in this local municipality, programmes are being run in the rural spaces. Projects like ukonga (saving), gardening, and farming are intended to boost the economy and poverty reduction.

Given this problematization, the following questions emerge as key directives of this paper: (1) In what way, and to which extent, do livelihoods and interventions resonate with social life in rural spaces? (2) What should the nature and objectives of government department interventions be? And (3) Why and how might these sustainable livelihoods approach be re-assumed?

Theoretical framework

Self-help groups (SHGs) in South Africa have been designed to address the issue of poverty, which is a challenge in most communities, especially in rural areas. The stokvel initiative is a well-known concept in Black communities, they are money-saving groups and have both social and economic functions. The economic side relates to engaging in self-help groups to promote economic activities and income-generating in rural spaces. The social side addresses Social Capital which promotes social networks, community cohesion, collaborations, and friendship which speaks to human capital. [26] stipulates that a stokvel also known as Self-help groups are an informal structure that consists of friendship that is trustworthy, collectivist, and common understanding. Social Capital Theory (SCT) [21] underpins this study which explores the role of self-help groups in poverty-stricken rural spaces. The SCT consists of three elements that outline the significance of societal values, required morals, and social links that occur in these rural spaces.

Social Capital Theory contributes by examining how these three components are rooted in order to create trustworthiness and a common understanding of oneness in the community. The paradigm of social capital indicates that communities in rural spaces are characterised behaviour, norm, belief systems, morals, and language which are all discovered through community networks. The experiences and practices that are established through individuals or groups create a strong bond which is called Social Capital which is dependent on the existing structures in the community. Social Capital has been used to understand the issues that relate to poverty, authority, and community development [21], once Social Capital is maintained, it means the community has access to the existing resources. This social connection includes other key aspects in the community such as rural development, heathy issues, socio-economic activities, crime reduction, and enhance the well-being of the community members [5]. Therefore, it becomes easy to form social groups such as self-help groups hence they have the same vision, and they act as a resource to each other. Self-help groups create opportunities at a broader scope in order to strengthen the links which result in an initiative that is sustainable. [20] states that strong positive social connections create Social Capital which addresses the challenges of inequality and reduces poverty in these rural spaces and beyond.

Literature review

The study critically reviewed the literature on Self-help groups (SHGs), economic structure, rural spaces, and poverty, and strategies for poverty reduction will be discussed. The purpose is to unpack the role that they have played to mitigate poverty in rural spaces within the Eshowe area under uMlalazi local municipality.

Self-Help Groups (SHGs) Saving an Economic Tool in Rural Spaces

Underdeveloped countries such as South Africa experience worsened economic activities such as high rates of unemployment, inequality, and poverty, especially in rural communities. Despite that, the government is meant to develop economic policies that allow every citizen to access the financial resources in the banking system of the country. However, the government has failed to reach the marginalised communities in rural spaces. Hence the financial institutions do not cater to these communities to access capital and enhance their livelihoods, these communities have formulated an alternative means of savings. SHGs are an effective tool to expand economic activities where community members are depending on each other to drive this process without the involvement of external services. Through these SHGs, the spirit of ubuntu is demonstrated hence the concept is shared with the

entire community at large and ethical issues are adhered to. The SHGs concept promotes the indigenous ways of helping each other in terms of sharing resources which says, *umuntu ngumuntu ngabantu* 'a person is a person by people' and this promotes social connection. South Africa has demonstrated that there are two nations in one country: The first one is the minority Whites, which enjoys all the economic benefits and are wealthy, on the other side, Blacks are the largest population which is marginalised and characterised with poverty, poor education system, high rate of unemployment and high rate of crime. The women in the rural spaces are severely discriminated against in actively participating in the economic growth of the country such as accessing capital to start businesses. Therefore, Self-help savings plays a crucial role to address the socio-economic inequalities and empower these poor women to be economically independent.

Rural Spaces and Poverty

The poverty gap is used as an indicator to assess the level of poverty in the area, and it is a percentage of the upper limit of the StatsSA poverty line, which measures the spending of the population [25]. The poverty gap addresses an important poverty gap that does not indicate its severity. [7] reports that privileges and unfair treatment persist to this day, with a limited number of individuals owning large sums of money while 45 percent of the population lives in poverty. According to [4], the United Nations Conference on Environment and Development (UNCED) in 1992 extended this definition, especially in the sense of Agenda 21, and proposed sustainable livelihoods as a key goal of poverty reduction. Furthermore, not only has Sustainable Livelihoods (SL) been accepted as a hypothesis, but it also has the potential to help men and women achieve stability [1]. In other words, it is essential to consider and understand people's strengths and not just their problems, particularly those of the poor. Furthermore, [24] argues that poverty is generally calculated by estimating an individual household's income or consumption, which is their gross domestic product (GDP). According to this interpretation, a person is poor only if his or her wage falls below the poverty line, or if his or her consumption falls below the minimum standards [28]. Poverty reduction necessitates long-term commitments, as well as an adaptable approach to helping and adapting to changing circumstances [15]. Currently, SHGs initiatives have empowered women to raise funds through community-based projects such as community gardens, forming cooperatives, spaza shops, crafts, selling second-hand clothing, and capital saving. Self-help saving is the survival strategy that has been used as the only means to provide financial security for women in rural spaces.

Policies and Strategies for Poverty Reduction

One of the initiatives provided by the South African government to mitigate the problem of poverty and the high unemployment rate was the establishment and implementation of the poverty reduction strategies to fulfil the Constitutional mandate to improve the quality of life of all of its citizens and free the potential in each person [23]. Although the government has introduced a number of policies, strategies, and programmes to address socio-economic challenges, the communities still experience poverty, inequality, and unemployment at a high rate. The South African government approved these strategies and programmes to accelerate the development of the majority of communities that were previously disadvantaged. According to [14], it has been the mission of the government through economic policies, not only to alleviate poverty but also to assist in job creation. The strategy adopted by the government was the Reconstruction and Development Programme (RDP) with the aim of redressing the damage caused by the unfair economic policies during the apartheid era.

The RDP was implemented in order to redress the unequal economic distribution where one race benefited at the expense of other races. The RDP was intended to grow the economies in these communities, but it was abandoned and eventually failed to deliver to the masses of South Africa. Growth, Employment, and Redistribution (GEAR) was also implemented but the situation remained the same poverty remained unresolved, and unemployment is at its highest point. The Acceleration and Shared Growth Initiatives for South Africa (ASGISA) were introduced to mitigate poverty and ensure that the previously excluded races actively take part in the economic growth of the country. [8] states that these strategies were viewed as unemployment and poverty reduction strategies aimed at improving efficiency and effective service delivery. The South African economy is currently in a state of recession, placing a strain on attempts to counter historical socio-economic inequality, unemployment, and poverty. Furthermore, the relationship between inequality and power maintenance reproduces poverty at the local level and that is where interventions are most needed [2]. The population in these rural spaces does not have access to financial institutions, therefore, they are unable to take part in the existing banking system. Self-help groups in a form of stokvel remain the only alternative and viable option for them, especially for women in rural spaces.

Research Methodology

A qualitative method approach was used to address the research questions for this study. To explain the various facets of the topic under study, the qualitative technique seeks to present in-depth and illustrative knowledge [22]. [13] contends that qualitative research explores the universe of meanings, intentions, ambitions, convictions, principles, and behaviours that collectively give rise to an additional dimension of relationships, processes, and phenomena that cannot be reduced to variable operationalisation. Additionally, descriptive data from qualitative research is demonstrated in people's spoken and written words as well as observable behaviours [27]. Gaining insight into the distinctive viewpoints of individuals or groups is the main objective of the collection of descriptive data. This approach is preferred because it provides allowance for face-to-face interviews, semi-structured interviews, statistical information to be captured and analysed as well as the narrative from the participants. This qualitative approach was done in order, to capture an authentic information from the participants. The interviews were conducted as a free will for the participants, and they were not forced to participate. These face-to-face interviews took place in their gardens, homes, KRCC offices and tribal authority offices. [9] describes a semi-structured interview as a verbal exchange in which a participant (the interviewer) makes an effort to collect information from a different party by posing questions. Semi-structured interviews are conversational in nature, even though the interviewer has prepared a list of questions, giving participants the chance to raise any issues that they consider are pertinent. Additionally, because this study is qualitative in nature, the selection to utilize semi-structured interviews rather than structured interviews was made because it offers sufficient flexibility and makes it easier to approach different participants differently while still covering the same areas of data collection [16]. The semi-structured interviews were conducted with the Qalakabusha group from Nkanini area in order, to gather some information pertain the projects that they are conducting and even the two rands that they were saving as the SHGs.

A list of questions and subjects that were to be discussed during the interview were contained in an interview guide that had been developed. Since only a few notes may be taken during an interview, the interviews were tape-recorded to ensure accurate storage and access to the interaction as well as to record every piece of information provided. This paper needs to problematize rural spaces and positioning in the context of rural development at uMlalazi local municipality. The participants that were sampled for this study were tribal authorities, facilitators for the SHGs, women from the rural spaces such as Nkanini (Qalakabusha) and the founder of SHGs. Considering the positions of the rural spaces, the researchers chose to employ uMlalazi local municipality. The methodological approach and strategies used in the study are covered in this section. These comprises the research design, the target population, the sampling design and procedures, the sample size, the collecting and analysis of the data, and the validity and reliability.

Table 1: Categories of the sample

Participant (SHG)	Sample size	Gender	Occupation Status
Facilitators of SHGS	2	Females	Unemployed
Tribal authority	1	Male	Employed
Qalakabusha (eNkanini)	7	Females	
Founder	1	Male	Employed

Source: Author's own work

In accordance with the qualitative method design, survey methodology was employed to collect data. It also helped the researcher to choose a sample of participants and provide each participant of the sample a standardized interview guide. [17, 18] assert that a descriptive survey design can be employed to examine a population's characteristics in order to inquire into potential research problem solutions. The researchers used this period to collect data using face-to-face interviews and semi-structured interviews. The participants who were part of these SHGs and the extension officers were approached to participate in the study, and only those who agreed and were easily accessible were interviewed.

Thematic analysis, a computer-assisted qualitative data analysis technique, was utilized to undertake the stage of data analysis. Qualitative data was analysed by means of Thematic analysis which enabled the researchers to detect common threads from the open-ended responses. The common threads were then used by the study to generate themes and/or sub-themes from which the analysis were precipitated. The data were analysed mainly to address the questions and achieve the objectives of the study. According to researchers such as [3] data analysis does not

provide all answers to research questions, but it does outline the achievement of objectives and provides solutions to research questions.

Findings and discussions of the study

Nkanini Village: Selected Narratives

The extracts shared below are drawn from the interviews which were held with the Qalakabusha SHGs, and three other influential stakeholders which played a huge role in inception and sustainable development of the group. The extracts will show the dominant themes that came out during the interviews, which were identified as common themes in the research. The interviews focused on how participants assumed their positions as nurturers and providers of their respective families and the community. The interviews also highlighted the motivation behind starting the SHGs initiative as well as the importance of support from influential parties for the purpose of developing the community and to combat social ills that still ravage our communities as a result of poverty. The following themes emerged from the data analysis process: *savings mobilization, women's economic freedom, social cohesion, and skills transfer*. In order to ensure the anonymity of the participants, the Qalakabusha SHGs members will be referred to as "member" and the other participants will be referred to as they appear in table 1.

Savings mobilization

The savings mobilization for women in the community is an important way in which women are able to take part in economic activities to provide basic needs for their families. Through the savings mobilization, women are able to save as little as R2 a week, in which they are able to take loans from to perform certain duties that benefit their families. One of the respondents from the SHG members indicated:

"Being a part of the group has been a blessing for me. The R2 weekly savings helped me a lot because I was able to take out a loan and bought stock to start my business. The interest was affordable for me as it was only 10% and I was able to pay it back with the profit I was making. I took out another loan again to buy more stock, which I was also able to pay back. Today, I have built myself a house that has an ensuite bathroom and a septic tank. I always feel good because I am now able to flush my toilet and not go outside at night when I need to use the bathroom which I never thought was possible for me in a village".

The extract above illustrated the power in savings mobilisation and how it enabled a woman to unlock her entrepreneurial potential. As her business thrived, she was able to build a house which she had never thought would be possible in a village. This also demonstrated the power that rests within the community for economic development in a rural space such as Nkanini. According to [6], rural women play a critical role in community development. This further supports the role in which the SHG has given the opportunity for women to become pillars within their communities and drive areas for development. As a result, the member is able to provide for herself and her children, which is in contrast to the popular belief that women depend on men to provide for them, particularly rural women.

Women's economic freedom

Among the discussions, the economic freedom of women was dominant amongst all participants. It is this very reason why SHG initiative was started in Nkanini. Women in rural spaces are often referred to as passive and reliant on men for necessities. This notion has proven to be rather ignorant as the SHG initiative has unveiled the power that women have as nurturers for their families and the economy. The initiator of the SHG initiative in Nkanini indicated the following:

"Considering the self-help groups need a community that is not well off. So there rose a need to do the economic empowerment of women. If you look at the case of abuse, they are related to the fact that they do not have money they are dependent. They are asking for anything. Even petty things they must ask for. So that made them to be small and to be submissive in a bad way, unlike the normal' submissiveness of women at home."

The extract above indicates the social ills that are prevalent in rural spaces as a result of poverty and unemployment. Women are often at the receiving end of these ills such as illnesses, abuse and maltreatment from men in impoverished spaces, as they are often at the mercy of men to meet basic needs. Therefore, by empowering women through economic freedom, the dependency is taken away thus leading to more independent women who are able to provide for themselves. One of the facilitators of the Qalakabusha SHG indicated the following:

“The SHG has been very helpful in helping women to feed their families. Most of the women are not working, so from the group they are able to meet their daily needs. You can see that since the group started, there has been improvement in their families and the women are happy. Some have even started their own businesses through the loans that they take from the savings mobilisation. Our loan system is safe, and the women pay back the money as per the loans agreements.”

The extract above demonstrates how women empowerment goes a long way in developing women in our local communities. When women are empowered, the social ills which are associated with poverty are decreased. [12] assert that “by organising and mobilising each other in collective leadership, women find means to defend themselves against the persistent problems of poverty, resource deficiency, unemployment, occasional water scarcity, inadequate school support for their children and the HIV pandemic”. The latter further emphasises that through economic freedom, women are empowered for the betterment of their communities. Furthermore, as most women in rural communities are unable to take loans from commercial banks, the loan system that these groups use are able to provide funds for women to start businesses and other activities that generate money for their families.

Social cohesion

Social cohesion is among the biggest factors that lead to the economic development in the community. When members are united and have a shared goal, much can be achieved, thus benefiting the whole community. In actual fact, social cohesion has been regarded as one of the most valuable developments as much can be achieved through unity. In Nkanini, the ladies indicated that the formulations of the groups encouraged a great sense of camaraderie amongst the women. It is widely said that women are not often supportive of each other, however this SHG proved that women can be united for the greater good. One of the members of the Qalakabusha SHG indicated the following:

“Since the group started, we have become more united as women from this community. We are able to share experiences that we are faced with and assist each other where possible. We are also more involved in other areas such as schools, where we have built a tank to assist with the water issues that confront our community. Through this, we work as a team, and we are able to encourage other women to get up and get involved in similar projects.”

The extract above portrays the benefits of social cohesion and all the positive impacts that can be achieved. [10] indicates that social cohesion aims at reducing inequality and socioeconomic disparities in society through connectedness and solidarity among groups. Through sharing a common goal of taking care of their families and being economically independent, the Qalakabusha SHG members have found solace in each other. Some have been able to start their own businesses, unlocking opportunities for entrepreneurship in Nkanini rural area.

Skills transfer

The transfer of skills in rural communities becomes the base in which communities can be independent and lessen the dependence on government support. When communities are equipped with skills, it unlocks the potential for opportunities which become sustainable and ultimately transcends to the community at large. The women received skills through the various workshops which were given to them such as bookkeeping skills, management skills, writing skills as well as interpersonal skills. Furthermore, the women received construction skills where they could build water tanks in key areas of the community such as schools and churches. One of the facilitators said the following:

“The women are learning through the workshops that are done by the coordinators and the facilitators. What is lovely is that once they are equipped, they are able to teach other women in the community and also encourage them to start their own groups. As a result, there are other groups that have started, and they are also doing well.”

The findings above indicate that SHG members depend on collective action to reap the intended benefits. The skills accumulated by the Qalakabusha SHG become valuable to other women in the community as these skills assist them to start their own groups and businesses. The findings are in line with the report to the Water Research Commission by [19] that women make up the majority of the agricultural sector in South Africa, but recent evidence suggests that their productivity is constrained by a lack of appropriate skills training, among other factors. The latter emphasises the importance of skills and the transfer of these skills to rural women in South Africa.

Conclusion

Based on the objectives of the study, the researchers found that the concept of ukufukulana, ukukhulisana and SHGs is well understood within the study area. It was also found that the participants were participating in rural spaces activities that are taking place and they also benefits from the projects and these projects contributes to the rural development of these rural spaces. The agricultural officers and the LED officers do provide guidance to these local communities in order to promote the rural developments. The study found that the SHGs understand the concept of rural development and they are benefitting from the savings of Upondo and they also have individual businesses and that are the results of their participation for rural development in these rural spaces of uMlalazi local municipality in Eshowe. In line with the findings, it is concluded that problematizing the rural spaces and positioning in the context of rural development it has benefitted these local communities and the SHGs also help them to be able to ukufukulana “assist” one another because the results shows that they have understood this concept of saving. It can therefore be inferred that rural spaces and positioning have been perceived as having opportunities for rural development in the four rural spaces under focus.

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