

Conceptualizing Ukonga in the context of sustainable livelihoods

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Abstract: The concept of Ukonga group meaning self-help group is a community-based self-managed group funded by members who contribute to a pool of savings in regular meetings and offer credit facilities to its members from the savings. For the context of this study, these are women who have voluntarily come forward to build themselves up to improve the social and economic status of the members. The broad objective of the study is to conceptualise the operating system of ukonga groups for mobilization of savings, its performance, and in promoting women's empowerment in rural communities. Some studies have confirmed the effect of ukonga groups on sustainable livelihoods, food security, and asset ownership, however, women are still not empowered as per the expectation. The empowerment of women through ukonga groups would lead to benefits not only for the individual women but also for the family and community through collective action for development. A qualitative research design was considered appropriate to conduct the research. A semi-structured interview schedule was used as a research tool for data collection. The data was analysed by employing a thematic analysis technique. A significant finding of this study is that this group has enhanced the female participants as they are more economically and socially active and can act on their own compared to women who did not use the savings group.

Keywords: Ukonga groups, sustainable livelihoods, empowerment

Introduction

The study aims to attain a better understanding of self-help groups as a poverty reduction strategy in rural communities and understand the factors that prevent or encourage the reduction of poverty through stokvels.

Theoretical Framework

There are two theoretical frameworks underpinning this study, the feminist theory, and Sustainable Livelihood Framework. The rationale for adopting theories is that the sustainable livelihood approach focuses on poverty and the well-being of the community, however, the feminist theory addresses the issues of gender hence most of the ukonga groups are gender oriented.

Feminist Theory

The theory supports gender equality to intensify and advocates for male domination to come to an end. The **feminist theory** highlighted that due to the inequality perpetuated in communities between men and women can cause conflict even in self-help groups and poor relationships may result among the group members (Egbert & Sanden, 2019). This means that group members can discourage the existing male domination and promote equal treatment regardless of male or female counterparts. By so doing every member of the ukonga group can have a sense of belonging as such unfair treatment is eradicated from its members. These social ills of discrimination might cause women to show biased behaviour towards men as a result of socially constructed roles. Ecaudor (AFI, 2020) mentioned that differences can be observed through their savings patterns and in terms of accessing loans hence women contribute more than men in ukonga groups. Enimu, Eyo, & Ajah (2017) cited in Nakato (2021) concur with the above authors that inconsistencies in savings have been observed in male ukonga group members. In addition, Enimu et al. (2021) indicated that women

do not have confidence in males and this low level of trust makes women skeptical to issue loans the male group members. It is also pointed out that males joined ukonga groups with a hidden agenda and they don't feel ashamed of the penalties of their poor loan repayment. The above argument is also supported by Lukhele (2018) who confirms that women manage ukonga groups very well as compared to males. The author further stated that there is more trust and solidarity when ukonga groups comprise women. D'Espallier et al (2010) is of the view that the perception of existing mistrust of repayment on the male side is the key challenge facing group members. On the other side, SEEP (2019) opined that there is a perception that male repayment of loans is poor and are not afraid of consequences that might result from poor repayment of loans. However, the mentality that males are trustworthy, and defaulters are the main reason for males not to get involved in ukonga groups, and their support for women who are involved in saving groups is low (Eskesen et al, 2014).

Sustainable Livelihood Framework

The Sustainable Livelihood Framework (SLF) is a livelihood strategy used to analyse the causes of poverty, the access of people to resources and their various livelihood activities, and the relationship between relevant factors at micro, intermediate, and macro levels (Adato and Meinzen-Dick, 2002). The SLF adopts a definition of poverty that does not only include measures of poverty that are based on income, consumption, or nutrition but includes other aspects of poverty and well-being which are access to land, water, credit or education, vulnerability to natural disasters, political rights, physical safety and social relationships that provide economic security and social well-being. Therefore, the framework of SLF explores the vulnerability context within which people operate, thereafter, the assets people use for their livelihoods. The vulnerability context includes shocks, stress, and critical trends. Trends are described by Amekawa (2011) as socioeconomic conditions which have long-term adverse and unexpected effects on livelihoods. Furthermore, avoiding and resisting such stresses and shocks and recovering from them are characteristics of a sustainable livelihood.

Moreover, assets interact with policies, institutions, and processes to shape the choice of livelihood strategies which entail different activities chosen by individuals to achieve their livelihood goals. The prevailing condition in the rural areas which includes physical, geographical, social, economic, and political, place rural people in vulnerable situations. Thus, in order for such individuals to be sustainable, the livelihood of rural households is dependent on their ability to recover from adverse conditions of stress, trends, or shocks. This is done in order to recover and establish the livelihood, pledge or sell assets and diversify through seeking new sources of food or income. Financial assets should be increased by accessing more credit from banks, state-owned agencies, non-government organisations, self-help associations, creation of savings and investment accounts to mention a few. Similarly, better business management skills let the business survive, money borrowed from any source of credit, saved in savings and investment accounts can also help the enterprise to survive. Well-developed social associations like stokvels (self-help money rotation schemes) also help during the time of need because the members who are enterprise owners can borrow from them.

Literature Review

The existing poverty, unemployment, and inequality have motivated different communities to be involved in ukonga groups that promote sustainable livelihood, especially in communities living below the poverty line. Burton (2014) society is categorised by inequality, poverty, gender discrimination, and economic exclusion. It is argued that through ukonga groups communities can able to meet their daily needs and feed their families. The women in the self-help groups might experience gender discrimination and stereotypes should they include men in these initiatives, and this can cause instability in the group. Ukonga is an informal economy that gives opportunity to community members who feel the financial burden or who want to improve their lives to get involved as long members will adhere to the ethical standards of the group. Ukonga groups don't discriminate against those who are employed should they want to supplement their income. Egbert & Sanden (2019) states that community development of that nature promotes interdependence that yields positive results in building a network of relationships. Ukonga is an African epistemic which promotes unity, collaboration, and cooperation by discouraging inequality and selfishness that is persisting in the communities. While on the other hand, the Western economic models are based on individuality or independence. The ukonga concept may also refer to groups that save with the aim of purchasing groceries (Lukhele, 2018) meaning that they are responding to the challenges of poverty which are a social phenomenon. Surprisingly, the people who participate mostly in ukonga groups are black women (Verhoef, 2020) and Matuku & Kaseke (2014) indicated that women are involved in self-help groups hence most of them are not employed. Ukonga initiative equips individuals with the important skill of budgeting (Matuku et al, 2014) as the community will be able to budget properly. The self-help group is the most popular saving scheme in marginalised communities and is flexible hence the group member

chooses how to send the money (Verhoef, 2020). The group members are also allowed to make loans and pay them back with a little interest.

Definition of 'Stokvels'

Stokvel in the form of saving schemes is not a new concept in South Africa and they are found in most countries with various names, and the uniqueness is that marginalised communities survive through the saving schemes. The origin of the concept of stokvel can be traced to 'stock fairs' from the 19th century in the Eastern Cape as the cows for English settlers rotate in an auction sale (Verhoef, 2020). It is further indicated that the workers who attended these fairs embraced the concept and started making individual contributions for gambling and other times buying livestock. These groups started conducting regular meetings at their houses, and slowly that was the beginning of stokvel savings groups where the money rotate among the group members (Lukhele, 2018). South African stokvels have various names such as umholiwsano, savings clubs, makgotlas, gooi-goois, rotating credit associations where a group of ten or more contribute funds to a common pool monthly which the group agreed upon and usually at the end of the year the money is divided amongst all the group members (Nakato, 2021).

Verhoef (2020) states that stokvel is characterised by common understanding, shared vision, and trustworthiness among the group and it is an informal structure. Ukonga promotes self-control in the group hence individual members save the little earning they have with the purpose of getting more money at the end of the year and it's easier to save as a group than saving alone. Mbembe (2015) indicated that further research can be conducted where other models that are culturally sensitive and responsive to the African context can be devised hence stokvel is a key strategy for financial survival, especially in impoverished areas. For the context of this study, ukonga meaning *self-help groups* will be used in this study. Ukonga is regarded as an indigenous way where community members help after each other needs and promote traditional ethical ways of sharing through savings. Through these groups, the spirit of cohesion in the community is encouraged and moral values play a crucial role in sustaining the members of a group.

Approaches to Ensure Sustainability of Self-Help Groups

Self-help groups play an important role in developing rural areas and are important factors to be considered in developing rural communities. Furthermore, this can improve employability, and livelihood opportunities, reduce poverty, enhance productivity, and promote environmentally sustainable development (Matuka and Kaseke, 2014). ARC Marketing and Communication (2017) state that factors that challenge rural communities include poor resource endowment, limited access to finance and credit, and limited access to formal markets. The importance of the development of policies that can act as a guide in promoting self-help groups in marginalised communities so that they can contribute to economic development cannot be ignored. However, the policies developed should focus on informal sectors such as self-help groups because the development of this sector is important to engender rural economies. Alemu and Adesina (2017) opine that the focus of policies should not be on community-based savings schemes only but on other economic activities that can enhance the lives of individuals. This is because it contributes to improving income, creating employment, and reducing poverty. Rantso (2022) also states that the self-help groups will be successful if there is institutional support and the establishment of enabling policies that should focus on technical training, and the establishment of foreign markets for finished products hence these women are also involved in various activities such vegetable gardens, blockmaking and craft.

Access to finance

The challenge that faces most rural communities is the lack of access to finance (Ogbeide, 2015). Ogbeide further state that rural people need to access finance to participate in the rural economy which will create employment. As a result of the lack of access to finance, SMEs cannot effectively implement marketing activities (Lekhanya, 2016). Furthermore, without working capital and capital investment SMEs struggle with daily operations and in implementing expansion plans. These authors, further, state that the self-help groups that have emerged as cooperatives involved in agriculture need funding to purchase farming equipment, expansion projects, and working capital for the purchase of inputs like seeds and fertilisers. Lekhanya and Visser (2016) and Mtisi and Muranda (2018) unanimously state that rural enterprises lack access to finance because of a lack of collateral that is needed by the banks. Many other reasons contribute to the lack of access to finance by rural enterprises. Behera (2015) opines that these hindrances to lack of access to finance include limited outreach of banks, rigid approaches, high-interest rates, and other credit costs, complex documentation, and lack of supporting business development services. On the other hand, Smit and Watkins (2012) state that a lack of finance is caused by a lack of knowledge and education by SME owners. For example, the owner might lack the ability to write a business plan as a result the bank fails to determine the credit risk of the SME because they do not have enterprise information. Since rural enterprises lack access to

finance from commercial banks, they have other sources of finance. Nwaogwugwu and Matthew-Njoku (2015) state that in Nigeria, contribution clubs are successful in rural areas because they are the means of providing rural resources and savings to be used in farm and non-farm activities as well as household activities. The results of the research by the authors show that household does not maintain their savings with banks. The reason for this is that the contribution clubs provide services that are tailor-made for rural communities. Lekhanya and Mason (2014) also state that the sources of funding rural enterprises are own funds, rotating clubs, credit associations, and banks.

Methodology

This study employed a qualitative method, a purposeful search of the concept “ukonga” in long-term conditions, and a strategy to sustain livelihoods was investigated. The researchers employed a qualitative research design because the qualitative approach is best suited for the study; this approach not only helped the researcher to have a deeper understanding but also enlightened the researcher to know how ukonga groups function at uMlalazi Municipality. The qualitative approach gives a detailed description of the participant's opinion, feelings, and experiences and it easily interprets actions. The qualitative method seeks to give a deeper insight into the issue at hand (Creswell, 2014). According to Alvi (2016), sampling can be defined as a group of relatively smaller numbers of people selected from a population for investigation purposes. Purposive sampling was used to select participants who participated in the study. According to Alvi (2016), sampling can be defined as a group of relatively smaller numbers of people selected from a population for investigation purposes. The idea behind qualitative research is to purposefully select participants or sites (or documents or visual materials) that will best help the researcher to understand the problem and the research question (Creswell, 2014). Interviews were conducted in January 2023 with the self-help groups, subjects discussed how they started saving and how they have benefitted from the concept ukonga, and how it was implemented. The purpose of conducting the interview was to evaluate the successes and challenges of the initiated self-help programme and to identify rural communities as a strategy to mobilise the context of sustainable livelihoods. The researcher conducted interviews with fifteen participants to understand the perceptions of the members of the community using purposive sampling. Purposive sampling enables the researcher to select participants purposively based on the information they possess which provides the answer to the research questions (Creswell, 2018).

Interviews were limited to IsiZulu language to accommodate the groups. Self-help group members were met, and dialogue engaged on scrutinising all aspects from formulation to existence of these groups. Charmaz (2008) notes that you stop gathering data when the groups (or themes) are saturated that is when the assembly of new data, no longer sparks new insights or discloses new properties. Ethical issues were adhered to during the data collection process. A thematic review was used as a comparative strategy as identified (Creswell, 2018) on self-help groups. Thematic analysis is a type of qualitative analysis, which is used to analyse classifications and present themes (patterns) that relate to the data, and it is considered the most appropriate for any study that seeks to discover using interpretations (Jha et al, 2021, Glaser & Strauss, 2017). It provides a systematic element to data analysis. It is a method for identifying, analysing, and reporting patterns (themes) within data. It easily organises and describes your data set in (rich) detail. However, it also often goes further than this and interprets various aspects of the research topic. The voices of participants were transcribed and recorded. The practice of “ukonga” group provides local facilities/resources and offers security to assist in the accumulation of funds and in sustaining livelihoods. *Ukonga* savings members form an active local cohesion and can consider how best to address their own community needs and those of their families.

Findings of the Study

The research findings to be presented here are based on the interview proceedings that were carried out by the researcher with the self-help group, municipality official, the traditional authority, and project coordinators. To effectively capture the responses from the participants, the researcher did voice recordings of the respondents as well as captured notes and photos whilst on the field. The current chapter presents the qualitative data analysis and the gathered findings from the self-help group members. The information was gathered by asking the participants to inform the researcher of their age as well as their occupation so that the study will be informed about the characteristics of the participants. In terms of gender, the participants involved ten (13) female participants, and one (02) male participants. Focusing on the age the participants ranged from seventeen (29) to fifty-nine (59) years of age. On the occupation, statuses of the participants, fifteen (15) of them were not employed with full-time paying jobs, however, some of the women sell their produce at the market stall in Eshowe town.

The study highlighted that, although women have limited access to loans, the above literature confirms that their economic contribution is remarkable as compared to their male counterparts. The question regarding the dominance of women in the self-help groups over male counterparts. One woman indicated, “*One man came and join us, after*

that, he started making the rules and wanted to control the women's group and we chased him from the group. We told him to go and make a group with other men". The feminist theory concurs with the study conducted by AFI (2020) which discovered that the culture that promotes gender inequality, results in savings groups in Ecuador providing women with thirty-one percent of loans and men with sixty-one percent of the loan. It is further argued that the existing inequality between men and women in terms of accessing loans is also caused by the level of education (AFI, 2020). For example, in a case where women's educational status is lower than their male counterpart, women's loan is reduced. On the other hand, when ukonga group comprises women with a high level of education the gap becomes narrower when compared with their male counterparts. This is an indication that low education status for women is a contributing factor that perpetuates gender inequality in self-help groups.

As a result, Knowles (2018) highlighted that the characteristics of these two groups are that the women focus on saving more, while the male groups tend to borrow more, and this causes tension when they are involved in one joint saving group. It is argued that gender diversity can enhance the group's operation to work toward reaching a common goal and create an opportunity for women to access resources (CARE International, 2016). Gash (2017) concurs with the above argument that the involvement of men in women's groups can provide security and protect them from harm. Rantso, (2022) cited in SEEP (2019) the strength of women when they are involved in v work collectively. The findings from the study conducted by Catholic Relief Services (CRS) in Malawi discovered that male ukonga groups are more comfortable saving larger amounts of money when compared with women counterparts (Behera, 2015).

Lack of finance

The government through extension work can help organise the community to form these clubs. Non-government financial organisations can help rural entrepreneurs and farmers to access funding. Ogbuide (2015) avers that cooperative banks are another source of low-cost loans for co-operatives. The advantage of forming a co-operative is that it provides start-up finance. Furthermore, cooperative people can apply for funds from different government departments that fund cooperatives. There is a micro-finance organisation in Ghana that has contributed to increasing access to finance for rural enterprises. This organisation is called Micro Finance Institution (MFI). Anane, Cobbinah, and Ali & Behera (2015) state that MFI has led to the success of many rural SMEs and to their contribution to reducing poverty. Manu further opines that what makes the MFI successful is the procedure it follows before and after an individual access their funds. It is a prerequisite to open a bank account with MFI and save for six months before applying for their funding. This ensures the client's reliability and ensures smooth and easy monitoring of credit repayment and management. MFI lends without requiring collateral.

These authors continue to state that access to the right technology by rural enterprises can lead to their expansion. However, the marketing activities of rural self-help groups using technology are poor. Rantso (2022) states that few rural projects such as ukonga groups market their products through the use of the Internet. Most do not have access to internet facilities for marketing. The results of the research conducted by this author in Lesotho revealed that rural enterprises use local radio, brochures, and displaying of goods on the streets for marketing their products. In the same vein the results of the study conducted by Lekanya (2016) in rural enterprises of KwaZulu Natal also revealed that marketing activities among these enterprises is haphazard and unorganised; marketing strategies like advertising and availability of products were not given full attention; entrepreneurs do not understand marketing; the SMEs were marketed by customers; customer satisfaction was seen as important and used as a measure of success; and that it is important to create and maintain customer relationships (Chamane, et al, 2018). If rural entrepreneurs form co-operatives a solution of accessing markets can be found. The National Planning Commission (2012) indicated that there are national and international opportunities that exist in high-value, high-volume external markets. Smaller and poor producers need to adopt a strategy of co-operatives to access these opportunities. This strategy gives them greater collective market power in accessing value chains and regarding minimum supply volumes. As a collective, the smaller producers can negotiate improved levels of market access and participating terms that are better.

Economic Resilience through Ukonga group

When ukonga groups were asked about the most popular economic activity that generate more income for the group. The group members mentioned that they are all actively involved with gardening, thus strengthening the unity within the group. This is also evident because the group was able to expand their garden which enabled them to produce more vegetables. The groups have indicated that since the R2 savings mobilisation started, they have been able to gain economic independence and not depend entirely on the state grants". Through this initiative, one group member stated, "We can feed our families, and this has decreased the child mortality rate in the community due to the increased food nutrition". The group members have also been able to send children to school, even beyond the secondary school level into institutions of higher learning. They indicated that they could buy uniforms with their savings. These self-help

initiatives have also brought about positive change in the community, as people are able to learn from each other. This is a success story as it shows the growth and sustainability of the group. The group members have also been able to set up vegetable stalls in the town of Eshowe where they were also able to sell their produce to customers. The group members mentioned that they do not face many challenges in the group as theft is not a common occurrence in their communities. They did however indicate that monkeys are their biggest issue as they destroy the vegetables in the gardens. The project facilitator at eNtumeni mentioned that “COVID-19 caused a setback amongst the groups hence they hardly had meetings nor received training and have remained with that scanty information. She further indicated that other groups died off or never were functional post-COVID-19. The use of modern irrigation schemes and inputs can help to preserve the soil during a time of stress and shocks.

Some of these inputs can encourage the soil to produce vegetables and fruits off-season. For example, the access of farmers to international markets can increase through the improvement of the capacity to safety and quality standards as well as the help given to farmers by the above-mentioned entities, (Morse & McNamara, 2013). The operation of the farming and non-farming enterprises is shaped by the existence of two main governmental departments in the province of KwaZulu Natal, the Department of Agriculture and Department of Rural Development and Land Reform. The two departments have developed many policies which guide their operations as they help the farming and the non-farming enterprises to thrive. Furthermore, the Department of Agriculture has extension workers who work very closely with farmers to make sure that they become successful in their endeavours. These departments contribute to stimulating farming and non-farming enterprises (Chamane, et al, 2018). Livelihood strategies in this context are various rural activities that ukonga group chooses to generate income and earn a living. For example, human assets can be increased through training in entrepreneurship skills, debt management, and financial management leading to the creation of investment and saving accounts. They further state that households may pursue many different livelihood strategies sequentially or simultaneously. This implies that ukonga group members may choose to be involved in both farming and non-farming activities or choose one of these activities at a time. Therefore, the outcomes of livelihoods include indicators like income, food security and sustainable use of natural resources, reduced vulnerability, and improvement of well-being such as health, self-esteem, sense of control, and maintenance of culture (Ndlovu, 2013).

Conclusion and Recommendation

The persistence of self-help groups has perpetuated the lack of accessing loans at financial institutions by failing to cater to poor communities. The study concludes that self-help groups are gender-oriented hence there are more women than males and these women need financial literacy training to take part in economic activities and be able to be the voices of the marginalised women. The community-saving schemes in the form of ukonga groups are gaining popularity in various communities as an approach for sustainable livelihood and alleviating poverty and inequalities. The study recommends that although this group is classified as an informal economy, the government needs to capacitate them as change agents in their various communities. Effective communication between the government and ukonga groups must be created and ukonga groups be exposed to various opportunities that can enhance their capabilities. This exposure can promote self-reliance in these groups and able to influence the policy and address socio-economic challenges in their communities.

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