Constructions of women's economic empowerment through microfinance in development discourse: A case study of World Vision's Women's Self Help Group programme in Eswatini

By

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Declaration

I, Thandwa Sinenhlanhla Dlamini, declare that this thesis/dissertation/mini-dissertation is my own work. Where secondary material was used, this has been carefully acknowledged and referenced in accordance with the university's requirements.

I understand what plagiarism is and am aware of the university policy and implications in this regard.

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Dear Miss TS Dlamini

Project Title:	Constructions of women's economic empowerment in development discourse: A case study of World Vision's Women's self-help group programme in Eswatini
Researcher:	Miss TS Dlamini
Supervisor(s):	Prof AG Nilsen
Department:	Sociology
Reference number:	16206496 (HUM051/0720)
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I have pleasure in informing you that the above application was **approved** by the Research Ethics Committee on 29 October 2020. Data collection may therefore commence.

Please note that this approval is based on the assumption that the research will be carried out along the lines laid out in the proposal. Should the actual research depart significantly from the proposed research, it will be necessary to apply for a new research approval and ethical clearance.

We wish you success with the project.

Sincerely,

Prof Innocent Pikirayi
Deputy Dean: Postgraduate Studies and Research Ethics
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Dedication

To my foremothers, forefathers and foresisters (*boNkhosix2, boMmako, boMoloele, boMapea*)

To my great-grandfather Prince Dabede, Eswatini's Army General of WWII, of Gundvwini Royal Residence, the chief architect of the *Tinkundla* concept of government- thank you for your narrative, I stand on your shoulders to create wings for the women in Eswatini for a system you curated based on your judgement. I often wonder whether you thought of the implications of the future for the development of *emaSwati*, and specifically *boMake* that remain while the war against life continues … the tale continues to unfold.

To my mother, Maggie Mapule Nenetta Moloele-Dlamini, I am indebted to you for who I am today. Today and for as long as I live, I want to let you know that I understand, and I am grateful for every single move you made and continue to make. I am also thankful that you have let me navigate my path as a woman in this world, although the anxieties of how I relate to it sit with you- both the gift and curse of being a mother, I continue to grow within and outside your grasp. We have grown closer, and we continue to learn from each other, from some experiences that remain unspoken and the ones I am brave enough to ask you about. I love you with every fibre of my being, I am you, and you are me and we are you.

To *boMake*, and every individual who identifies as a woman in Eswatini, you are all beautiful in your uniqueness, your humour, and your spirituality that transverses through many wounds and canvases of happiness, I hope you continue to live in your truth.

Acknowledgements

'Under the Mkhiwa tree'

Under the Mkhiwa tree, they meet to tell stories about each other-the harsh turn of events, the "did you hear the news/*ingabe bowvile?*" the testimonies of how good God and the ancestors have been to take the child to the white man's school, the faded hopes, and dreams, the "Eish", the "awati nje", and most popularly, the "*kutolunga*" (it is well).

They never know what could bring them under the Mkhiwa tree again, but whatever is on the agenda, what will remain true, are the stories about each other, the harsh turn of events, the testimonies of how good God and the ancestors have been to bring whatever is before them, the anguish, the wait and the complaints, the existential moment where one or a few ask if there is a God and if things will get better? To which most respond "*kutolunga*" (it is well).

Soon after, there is more on the agenda, what appears to be solutions brought by someone they have never met, a familiar concept they can work with, because what could possibly go wrong? After all they did say "*kutolunga*" (it is well)

(Thandwa Sinenhlanhla Dlamini)

I would like to acknowledge God, my ancestors, the universe, and the master teacher within- for trusting myself and believing in myself to see this study through.

Thank you to my lovely family- you had to deal with my existential crises, and my meltdowns. Thank you for rejoicing with me on the days I was feeling my best and noticing when I was feeling my worst and did the best you could to take me to a happy place, without knowing if you indeed took me there. My dearest friends and family, thank you for the words of encouragement and patience- shout out to Zinhle Mkhatshwa for taking me out on adventures when I needed a break from writing. Specifically, I would like to express my gratitude to my lovely siblings- Bukiwe, Welile and Dalindlela, you have uniquely served different purposes throughout my journey, all grounded in love. To Bukiwe, you were the social scientist sister, I was allowed to be mad with and engaged with on my findings. Welile, you helped me find humour in all the feminist qualities you would make ordinary and laughable. You were my research assistant, driving with me to all these wonderful adventures (not knowing what I was going to do) but you knew how important it was to me, so you availed

Abstract

This study focuses on the constructions of women's economic empowerment in microfinance between World Vision, its partners, and *boMake*. The study adopts an ethnographic stance and examines the ideologies and governance practices of World Vision's microfinance empowerment programmes and positions the everyday interactions of women within these programmes. This investigation draws on Foucauldian feminist theory, rooted in Foucault's notions of governmentality. The study draws on 34 interviews with women, from 6 of World Vision's self-help groups, 6 of World Vision's personnel, 1 former World Vision employee and 4 of World Vision's partners. Using thematic analysis, the dissertation presents a two-part analysis which derives themes from the narratives of World Vision, its partners, and women respectively.

The study finds that World Vision seeks to construct women in its microfinance empowerment programmes as entrepreneurial subjects who are responsible for governing themselves on issues of state inflicted economic and intimate violence. However, the study finds that *boMake* both accept and reject these constructions, and continuously invent their own formula of empowerment, which speak to their experiences, desires, newfound interests, and aspirations. These truths present themselves as subversive strategies towards World Vision's microfinance interventions, and Eswatini's integration with the neoliberal global market economy. These creative strategies are based on *boMake's* dynamic subjectivities as wives and mothers, who uphold both pious and cultural values of respect, virtue, gratitude, patience, and honour, which neither produce an autonomous nor subservient feminist self. This study finds that *boMake's* constructions of women's empowerment reincarnate themselves along with mutations of microfinance, functioning to shape each other in development discourse. The study highlights the limits and possibilities of feminist self-governance in Eswatini and broader studies that seek to investigate governance of women in global development industry in the global South.

Key words: neoliberalism, microfinance, governance, empowerment, agency, resistance, rationality, Foucauldian.

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Translations and usage

This dissertation contains words and phrases in *Siswati*, the national language of Eswatini. *Emaswati* is the plural form for the nationality of people in Eswatini, by virtue of legal documents. But it also refers to the cultural identification of the people of the nation, saying '*ngiliSwati*' or '*singemaSwati*' can either mean 'I am or we are swazi(s), born and bred in the kingdom' and/or 'I am *liswati or* We are *emaSwati* and I or we practice every cultural aspect that defines being *liswati/emaSwati* at any given point in time'. *Emasiko emaswati* means the traditional, customary, and cultural practices of the people of Eswatini, which are not particularly standard, but are subject to change depending on the circumstances of the time. *Make* (singular) refers to the title primarily given to a married, divorced or widowed woman, and *boMake* (plural) are married or widowed women who usually have children, and the legal and/or customary means of marriage is called *kwenza*. An elderly woman who has either been married, divorced, or widowed is called *Gogo*.

An *Indvuna* is a community headsman found in the chiefdoms of the designated area *Inkundla* (a community hub) where he, and other community leadership committees, including *bucopho* mediate and resolve conflicts pressing matters and discuss developmental issues of chiefdoms, known as *imiphakatsi* at *eNkundleni*. *Kukhulunyiswana* means to negotiate matters, it can either be an ongoing discussion or once off conversation between parties to reach a mutual or some level of agreement at any setting. Usually, *emaSwati* under each *umphakatsi* meet *emphakatsi* to deliberate over community issues and receive new information on new developments. *Kusheza* is borrowed from the English word 'share' for the buying or gathering of shares and savings between groups. These groups dedicated to saving and sharing are called *'tinhlangano'* meaning to gather towards a common goal. *boMake* in *Tinhlangano* meet either under the common *Mkhiwa* (fig) tree around their marital homestead, or *emphakatsi*. The *Mkhiwa* tree is culturally symbolic to appease ancestors and represents the first fruits of ensuring the welfare of the Swazi family. *emaSwati* understand crisis to unfold in stages, an incident, that is a near miss is *Sihlakalo*, an incident where lives and resources are lost due to a catastrophe is called *Tehlakalo*. *Tehlakalo* also means coming together to resolve a catastrophe. *Tibi tendlu*

is a metaphoric description of family secrets described in the literal sense as dirt or filth.

Most of the *siSwati* terms are figuratively and metaphorically used, for example, *sibaya* in the literal sense is a cattle kraal but it symbolizes a woman's reproduction and reproductive system that is widely seen by *emaSwati* as the 'swazi family treasure'. The closure of *sibaya*, translated as *Kuvala sibaya* meaning closing the reproduction of the swazi family and recognizing the completeness of a swazi family, as marked by the birth of a boy child and the beginning of wealth accumulation for the family. *Insula nyembeti* is a cultural practice that occurs when a daughter (s) of a family gets married and the family receives a bridal price *lobola* and the groom's family presents cattle to the mother as a vote of thanks and comfort, 'wiping her tears away' for sending her daughter away. *Simama* means getting up to resolve an issue hastily, which in swazi culture is associated with helping someone but in this study, that someone is a woman, who is helped by other women to arise from a crisis. To *khonta* is to apply for land and property ownership by *emaSwati*, which is determined by customary laws. There are certain mobilizing phrases that are used to govern and help *emaSwati* to integrate with the global economy, such as '*hloma Ngwane*' means 'wake up and go out there to make an impact in your own capacity for the betterment of yourself and the Swazi nation', and to further mobilise *boMake*, the phrase *phezukwemkhono boMake* means 'women, work yourself to the bone, to achieve the impossible'. *Sibonga lokukhulu nalokuncane*, means 'we are grateful for the little and big things'. The relevance of these translations and usages are explored in more detail when making connections between the ideologies behind the empowerment of women and the implications for the spaces they occupy in terms of development discourse in Eswatini.

List of Acronyms

S4T	Savings for Transformation
RHMs	Rural Health Motivators
LVCD	Local Value Chain Development
GiK	Gifts in Kind
OVCs	Orphaned and Vulnerable Children
MOA	Ministry of Agriculture
NMC	National Maize Corporation
ESWADE	Eswatini Water and Agricultural Development Enterprises
EIDC	Eswatini Industrial Development Company
VAs	Village Agents
MNeCHN	Maternal, Newborn and Child Health, Nutrition and HIV/AIDs
WASH	Water, Sanitation and Hygiene
NGOs	Non-Governmental Organisations
RDF	Regional Development Fund
VSLAs	Village, Savings and Loan Associations
NAMBOARD	National Agricultural Marketing Board
LULOTE	Luhlelo Lolunotsisa Emabhizinisi
SACCOs	Savings and Credit Cooperative Organisations
SEDCO	Small Enterprises Development Company
SMEs	Small and Medium Enterprises
CFI	Centre For Financial Inclusion
SADC	Southern African Development Community
SACU	Southern African Customs Union
IMF	International Monetary Fund

WB   World Bank

SAPs   Structural Adjustment Programmes

GAD   Gender and Development

WAD   Women and Development

WID   Women In Development

Chapter 1: Introduction

"The artist not only creates the work of art; the work of art also creates the artist"-
Foucault (1979) on 'What is an author?'

From the inception of human existence, people are governed by a social order that fulfils humans' needs, desires and establishes morals. In different times and scales, we attempt to find solutions to end moral and economic deficits in our daily activities and to find meaning in the human experience by creating a sense of community (Milbank, 1998, 2003). The emergence of the neoliberal social order brought the central mandate of blending social and economic forces to prevent market failures (Peck and Tickell, 2002), by enabling individuals to define themselves through the market, as a central meeting place to interact daily and find solutions using pre-existing livelihood practices (Cammack, 2004; 2002, Davidson, 2010; Elyachar, 2005).

For women in Southern Africa, that solution was found in the longstanding cultural practice of saving in rotation, where women co-exist and co-create social and economic ideas about themselves. These co-created ideas lay the foundation for the neoliberal social order to ensue, as development agents have tapped into women's practice of saving in groups as a marketplace. As a result, the cultural practice of women saving in rotation in Southern Africa has become the overarching principle of the flexible global development industry, known as microfinance, with women at the centre of borrowing, saving, transacting, producing, emotional exchanges, reproducing and ultimately correcting market failures and increasing capital (Federici, 2002; Maclean, 2010; Federici, 2011; Switzer et al., 2016; Collier, 2007; Elyachar 2002; Young, 2010).

The targeting of women for microfinance is centred on the desire to fix women to help themselves create a meaningful life using the popular term of 'empowerment' (Batliwala, 2007). However, microfinance has been criticised as an approach for bringing women's economic empowerment because it does not tackle the complex social and economic differences amongst women and refuses to practically resolve collective social rights that recognise women as first class citizens. This critique points

to the problematic of the meanings of women's economic empowerment, which conflict with women's everyday realities. As targets of microfinance, women tend to reconfigure these meanings through their continued practices of daily living. Because ideologies of women empowerment are emblematic to defining and driving the trajectory of microfinance, I was curious to determine the various ideologies and meanings of women empowerment used to drive microfinance in Eswatini. To highlight the contestation of the word empowerment, I use inverted commas "empowerment" and "empowered" in statements where development agents have defined empowerment on neoliberal terms, without the accord of *boMake*, that the study aims to find out.

The climate of microfinance in Eswatini has plummeted and resurfaced, whilst maintaining its hot and cold reincarnations with the face of women in Eswatini-*boMake* on it. My quest is to investigate the breed of microfinance interventions as engineered by both World Vision, a reputable Christian Non-Governmental Organisation (NGO) and *boMake* of *tinhlangano* (savings groups) based on what they have always known, what they have come to know, and what they are willing to accept and nullify as credible knowledge. Following the implementation of neoliberal economic policies in the early 1990s (Harvey, 2007), Eswatini faced widespread drought, poverty, and mass unemployment. As a result, World Vision Eswatini was formed in 1992, with the general aim to increase household income amongst *emaSwati*. As a response, World Vision Eswatini implemented the 'Savings for Transformation' self-help programme in every active region of the country, placing *boMake* at the centre of small income generating activities using pre-existing savings groups (*tinhlangano*).

As a woman from Eswatini, everyday talk about the desire to fix women and 'empower' them to be the best version of themselves has always culminated my mind and influenced my aspirations. For as long as I have known, *boMake* have been perceived as unquestionably hardworking, resourceful and subservient, so what is there to fix?. From passing down the Manzini marketplace, where women who are busy with beadwork and handicraft, never miss a chance to ask me and especially tourists, to stop by their stall and have a look. As I stopped to look at her merchandise, I wondered what occurs beyond the interaction between *Make* and myself (whether I

buy it or not), at her resting place under the famous *Mkhiwa* tree with *boMake* in *tinhlangano* and how she is perceived by World Vision Eswatini and other development agents who comes with preconceived assumptions about her and her potential place in the global marketplace.

Accordingly, I was propelled to investigate what would set *tinhlangano* and World Vision's self-help programme apart and together in co-creating ideas of women empowerment to inform the engineering of the global development industry through microfinance. Situated in World Vision's active area programmes in Eswatini, and set during the COVID-19 pandemic, the study followed an ethnographic approach. I conducted interviews and observed six savings groups consisting of 34 members, World Vision's development facilitators and its partners and gathered documents and reports over an extended period of twelve months. *boMake* in savings groups were interviewed in respective constituencies' established meeting zones- under a tree or inside a family hut, whilst World Vision's development workers and partners were interviewed in person and over virtual platforms.

 The study used a Foucauldian feminist theoretical lens to analyse World Vision's microfinance programmes by outlining that the existing belief systems and practices of *boMake* (the governed) merge and allow for the principles of neoliberal market rule to govern through microfinance. Through this lens, the findings indicate that power is shared between World Vision as an agent of poverty capital in Eswatini, and *boMake* as they shape the trajectory of microfinance interventions. They further point towards the subversive nature of ideologies of women's empowerment as received by *boMake*, which shape and reconfigure World Vision's microfinance programmatic structure.

The subsequent section explores the expansion of microfinance in Southern Africa as it took place in the rest of the global South (including Latin and Central America, South and East Asia, the Caribbeans, Africa and the Middle East). It further gives a detailed discussion on outlines the of Eswatini's political system and its microfinance structure, proceeding to a general overview of the political, judicial and economic position of women in Eswatini.

1.1 A glimpse of the expansion of microfinance in Southern Africa

The Southern African Development Community (SADC) region has diverse financial products and services, with the universal aim of meeting the needs of populations (Lafourcade et al., 2005). These products include savings, loans, insurance packages, training services provided by commercial banks, cooperatives and particularly new hosts of financial actors who scout for savings (Karim, et al., 2011). Microfinance institutions' redirection to savings was introduced under the legislative provision to collect deposits to curtail the challenge of achieving sustainable financial institutions in the region (Karim et al., 2011). The challenge of achieving financial sustainability is found in formal financial institutions, including commercial banks which often exclude the poor from accessing financial products and services.

As a result, some of SADC countries have introduced means of helping the poor access microfinance. For instance, Zimbabwe has been using microfinance as a solution to eradicate poverty with an increase in household consumption as a marker of success for economic growth as opposed to financial freedom (Ndari and Mukura, 2012). In Mozambique, microfinance is subsidised by donors (Nawaz, 2010), its largest and most popular microfinance institution is the Fondo de Credito Communitario (FCC), (a division of World Relief Mozambique) which provides once off cash grants and disaster relief loans at high interest rates, which have proven unsustainable (Sinclair, 2012; Nagarajan, 2001; Malauene and Landau, 2004). In Lesotho, efforts to regulate microfinance and foster the market integration of economically active farmers have been rather difficult and slow (Ogundeji et al., 2018).

Some countries in Southern Africa continue to maintain a mixed approach to microfinance, with some institutions owned by the state, international and national Non-Governmental Organisations (NGOs), financial associations and institutions that cater to both poor people in the informal sector and formal labourers. For example, Botswana's commercial banks continue to target formal workers, whilst providing alternative microfinance providers to attend to poor people's financial needs, such as Letshego, Penridge Employee benefits, First funding, Capricorn, Emang Basadi and Kuru Development Trust, and informal money lenders under the regulation of the Central Bank of Botswana (Okurut and Botlhole, 2009). In Namibia, the microfinance landscape consists of state-owned microfinance programmes including the National

Agricultural Credit Programme and the Affirmative Action Loan Scheme, that focus on bringing agricultural development to farmers when they maximize informal savings (Kipesha and Zhang, 2013; Kavindja, 2019; Mushendami et al., 2004). Due to the lack of infrastructure that make financial products and services inaccessible for rural residents in the northern rural areas of Namibia, an NGO intervention called Koshi Yomuti attempts to close the lack of infrastructure through capacity building efforts for rural populations to form Small Medium Enterprises (SMEs) (Dell'Acqua, 2009; Mukata et al., 2018).

Following post-apartheid South Africa's move towards a pro-poor agenda of development that focuses on market integrated rural development and service delivery (Hemson et al., 2004), the state has launched microfinance programmes as part of its neoliberal decentralization strategy. These programmes capacitate poor populations in rural and urban areas who have been unable to generate enough revenue to make credit payments towards economic independence (Bond, 2007; Beall and Todes, 2004). Despite the integration of microfinance institutions, income inequalities persist due to South Africa's racial history, where microfinance has benefitted the white South African elite who have continuously resources allocated to poor black South Africans under the guise of helping them through microenterprise development (Kasenge, 2012).

During the Bali Fintech Agenda, the World Bank and G20 introduced financial inclusion policies and frameworks including the G20 HLPs and Sochi Accord. These frameworks indicate that a digital means of financial inclusion is needed to extend support for the unbanked in the global South (Langley and Leyshon, 2021). The former president of the Consultative Group to Assist the Poor (CGAP) Elizabeth Littlefield (2004) mentioned that bringing technologically driven avenues that focus on helping the poor access the market has allowed for inclusive and affordable financial services delivery. In Africa, technological advancements have been introduced to make financial services and products accessible to rural populations (Riggins and Weber, 2016; Blavy et al., 2004). To this end, microfinance providers in Southern Africa have introduced mobile banking services (better known as mobile money), for poor clients in rural areas.

However, 60% of residents in Botswana and South Africa who cannot access credit because of a lack of credit history use M-Pesa, a fast-growing mobile payment system operated by South African telecommunication provider Vodacom (Kapoor et al., 2007). More recently, studies find that there has also been an increasing use of psychometric tests to facilitate credit, which seek to make credit risks invisible from everyday economies by connecting and monitoring social reproductive activities and everyday productive activities to digital infrastructures including mobile money (Çalışkan and Callon, 2010; Krippner, 2011; Lapavitsas, 2013; Bernards, 2019). This is because financial infrastructures are dependent on affordable productive activities and reproductive activities to facilitate flows of information to cut service delivery costs (Mirowski, 2009).

Cash Transfer programmes, better known as social grants, are another fast-growing technology, that serve a purpose of fulfilling everyday welfare needs, as opposed to traditional microcredit that allows people to either succeed or fail at fending for themselves (Huxley, 2007). These cash transfers are attached with varying conditions that revolve around responsibility of everyday productive activities, including household welfare and entrepreneurship (Hickey, 2010). For instance, for beneficiaries to receive cash they are expected to take their children to school and provide for their nutritional needs to promote future economic productivity or use it to start enterprises (Fiszbeing and Schady, 2009).

In South Africa, Net1 cash transfer programme gives funds to underprivileged groups (usually black and coloured groups), but because grants are small amounts, they take loans from banks or engage in communal lending. The monthly grant payments become cash collateral for loans taken in the latter and former, with distributors giving grantees financial products (Torkelson, 2020). Contrary to the argument that cash transfers are anti-neoliberal and more efficient than traditional loan uptakings (Ferguson, 2010), these loans prove unsustainable because they solely assist with immediate basic consumption smoothing, thereby reigniting the imbalance between capital and labour that foregrounds neoliberalism (Nilsen, 2020). Overall, the new financial technology inclusion agenda found in Southern Africa and elsewhere is still a strategy by financial actors to find innovative and profitable ways to engage, extract

value from poor citizens and promote microlending in an orbit (Mader, 2018; Lai and Samers, 2020).

The following sections bring a focus to the microfinance climate in Eswatini, the state understudy, by discussing its political system which has been influential to its interaction with the financial market economy. It further sets the tone for the targeting of women in microfinance by discussing women's socio-political climate in Eswatini and moves to a critical discussion of World Vision Eswatini's microfinance interventions.

1.2 Eswatini's political system

Eswatini is an absolute monarch that uses the *tinkhundla* concept of government, a traditional system of decentralization introduced as a recovery plan from the ravages caused by the second world war (Government of Eswatini, 2021). This occurred at a time when Africa was undergoing decolonization, and democracy was recognized as an ideal system to bring Africans social and economic improvements within the framework of the post-war boom in the world economy, with an international order of embedded liberalism in place (Makki, 2015). Decentralization was officially introduced in the 1980s, within the confines of the Structural Adjustment Programmes (SAPs) which initiated the neoliberal turn where minimal government intervention and market rule took centre stage in the global South (Saito, 2011; Pomerantz, 2011).

Following the decree of World Bank's global integration plan in 2005, the decentralization policy was officially passed to indeed recognize local governance for the empowerment of Eswatini's citizenry through *Tinkhundla* development (Government of Eswatini, 2005). *Tinkhundlas* coordinate and facilitate integrated development by establishing a relationship between strategic development actors, including Non-Governmental Organisations (NGOs), a body of local representatives and the national administration to ensure efficient service delivery needs of *emaSwati* are met (Government of Eswatini, 2021; Dlamini, 2013).

1.3 Microfinance in Eswatini

Since the 2008 global financial crisis, Eswatini's economy has made interactions with the global financial market and development industry of citizens that propel an investigation on the nature of its microfinance sector. Eswatini's economy has experienced declining revenue returns from the Southern African Revenue Customs Union (SACU), drought, food insecurity, and the HIV/AIDs epidemic. The economic deficit meant that the state was unable to provide basic services to citizens. Consequently, *emaSwati*'s savings were depleted and prospects for income generation significantly reduced (Kingdom of Eswatini, 2019).

The Eswatini government, supported by development agents introduced social safety nets programmes to curtail the effects of economic crisis, natural disasters and ultimately meet the needs of *emaSwati* (UNDP, 2013). Developmental assistance became popularised in the millennium in Eswatini, which saw *emaSwati* becoming aid recipients, receiving food aid. However, the state and development actors realised that the persistence of aid was coupled with dependency attitude, which led to a more hands on approach that makes *emaSwati* active agents of change through the empowerment rhetoric (Dlamini et al., 2018).

The empowerment rhetoric came at a time where the wealth gap between the haves and have-nots in Eswatini leaves 58.9% of the population living in abject poverty (UNDP, 2013). This wealth gap is also apparent in accessing financial services across the population in urban and rural areas, where there is an uneven access to formal and informal financial services amongst rural and urban dwellers. Hence the popular use of informal financial services, including Savings and Credit Cooperative Organisations (SACCOs) (Mader et al., 2020) used to establish Small and Medium sized Enterprises (SMEs) (Dlamini and Mohammed, 2018).

Although SMEs exist in Eswatini, most of them end up failing in the long run due to struggles in meeting profit targets (Sridhar, 2020). Most prospective SME clients' applications are declined due to missing required documents and lack of credit history, (Dlamini, 2020; Dlamini and Mohammed, 2018). Therefore, the attainment of a sustainable social and economic wellbeing for *emaSwati* cannot be guaranteed because

they cannot fully access credit in banks and rely on savings (Forrester and Laterza, 2014).

Mobile Telecommunications Network (MTN) Eswatini provides mobile money services and has arguably brought major improvements in livelihoods by making transferring funds and disbursement of cash transfer programmes easily accessible across locations (Forrester and Laterza, 2014). However, the advancement of FinTech has not brought significant changes as users encounter expensive service charges. Meanwhile, development agents are responsible for channelling individuals towards overcoming poverty by instructing on the need to save, financial literacy and encouraging microloans (Mader and Morvant-Roux, 2019).

1.4 Women in Eswatini

Eswatini's legal system follows common law and Swazi customary law. By virtue of Swazi customary law, *boMake* are assigned a subordinate status in society, which automatically gives men privileges and rights in the economic and social space. For instance, *boMake* do not have property rights because Swazi custom does not permit women to primarily own land and property. In addition, they have poor access to income-generating opportunities and social services, and experience gender-based violence. Given these conditions, *boMake*'s economic participation in the country is predominantly found in the informal sector, specifically in subsistence farming, Small and Medium Enterprises (SMEs), and the food production industry. Food insecurity as a result of high inflation rates, low wages from agrarian produce and staggering HIV/AIDS infection rates, exacerbates the vulnerability of women in Swazi society, and consequently removes them from the formal labour market (UNDP, 2013). More so, the widespread belief that *Make* is responsible for maintaining the household and nurturing children, places a major burden of reproductive labour on the shoulders of women (Kunene, 2018). All these factors, in turn, make *boMake* significant target group for microfinance interventions.

1.4.1 Women and Microfinance in Eswatini

Given the social and economic vulnerability of *boMake*, from the early 1990s multilateral organisations and Non-Governmental Organisations have partnered with

microfinance to fund rural projects and give microenterprise loans to empower women and by effect, communities (Karim et al., 2011). These organisations specifically chose to empower women, based on the assumption that women make conducive household decisions that improve households' welfare and consequently reduce poverty in communities. From this view, microfinance institutions narrow the gender inequality gap, by encouraging *boMake* to acquire autonomy over financial and social resources (Fanta and Mutsonziwa, 2016). Following the signing of the Beijing Platform for Action against gender inequality, the United Nations in Eswatini recognises the need to strengthen governance at the family level, thereby ensuring that the responsibility of the family falls on women (UNDP, 2018). This overarching perspective held by the government and Non-Governmental Organizations (NGOs) has made the reasoning behind making microfinance schemes about empowering poor rural women feasible.

1.5 World Vision Eswatini's microfinance model

In 2014, World Vision International in collaboration with the Cooperative for Assistance and Relief Everywhere (CARE) International introduced an alternate model of microfinance, using the Village Savings and Loan (VSLA) model called Savings for Transformation (S4T) to address poverty (World Vision, 2019). World Vision Eswatini adopted the Savings for Transformation model for women to save and improve household cash flow management, obtain assets and start businesses whilst reducing debt without an external agent (Vermaak, 2001).

In addressing poverty, World Vision's programmatic structure uses pre-existing savings groups dominated by women, as a vehicle to equip the poor with knowledge on financial market services and products to keep themselves above the waters of poverty (Byworth, 2003; Yuen, 2008; Whaites, 1999). During the economic crisis in the 1970s, women in the global South formed savings groups as an autonomous, communal banking system and direct means of reproduction (Federici, 2019). However, these self-sustainable commons co-opted by World Vision are still incorporated into the global financial market, thus making them a financial formal market is inconsequential.

Moreover, World Vision Eswatini's VSLAs demonstrate that formal and informal worlds relate to produce a wide and advantageous range for microfinance to thrive (Krige, 2011), where the gap between savings groups and self-help groups is lessening, as savings groups are becoming a channel upon which the financial market is fishing for clients (Adams and Vogel, 2016; James, 2015). Self-help groups are thus part of the channel towards the financial market economy, where they are trained to borrow each other on an informal basis, and familiarize themselves with the principles, rules, and regulations of the formal market (World Bank, 2011; Price, 2019). Thus, the contribution towards saving for everyday use and interaction is important for capital accumulation, than it is about producing (James, 2018).

1.6 Criticisms of Microfinance

These critiques of World Vision resonate with more general critiques of microfinance which have emerged over the past decade. Microfinance has expanded its horizons as a commercialized development intervention, where banks, NGOs and investors increase capital in the global South. Microfinance is neoliberal in the sense that it promotes women's individual entrepreneurship over addressing women's collective social rights in a time when social citizenship is regressed; through cuts in state spending on welfare (Roy, 2010). A study on the impact of microfinance on women's empowerment in Botswana found that it gave women decision making power in the household, but microfinance is strikingly effective when clients are more educated and possess their own assets (Okurut et al., 2014). Generally, women in Botswana face restrictions with accessing credit from commercial banks including lack of physical collateral and legal barriers. When they attempt to secure loans with the assistance of Women's Finance House, they face the stronghold of men's dominance over their lives (Kapunda et al., 2007; McNeilly, 2008). This highlights that women empowerment is constructed as state welfare provision rather than empowering women towards economic autonomy. These problems are shared across most women's economic empowerment programmes, where women have also been found to lack business acumen (Botlhale, 2017).

But ethnographic work shows that microfinance programmes that target women in the global South deviate from the intentions of development agents (McCarthy, 2017; Al-

hassan, 2011). For instance, in Kwazulu Natal, South Africa, cost sharing development programmes that intend to empower women by accumulating economic and social assets, use village banks, where monthly contributions are made. However, these women reject this concept of empowerment because it does not, as it seeks to establish, give them decision making powers due to cultural barriers (Frank, 2001), nor supports an entrepreneurial vision. Instead, they view empowerment in terms of social welfare and infrastructural development without monetarily contribution (Mkhize, 2017; Baumann, 2001). In rural Namibia, women's socio-economic conditions have improved, but they still face challenges of unprofitable small businesses (Simataa, 2013).

In Ghana, a decolonial approach to microfinance is advocated, where women revitalize the local food production systems to make savings in the funded project (Corntassel, 2012). As a result, women develop some decision making autonomy in the household, they negotiate interest fees for their loans, and consolidate social cohesion (Quinless and Adu-Febiri, 2019). However, positing that such a model retains a 'social common' created by women precludes strategies that place women at the centre of microfinancial chains of accumulating profit and stand at odds with women's realities (Federici, 2014; Linebaugh, 2014; Cornwall and Anyidoho, 2010; McEwan, 2001). Nevertheless, these ethnographic studies testify to the fact that within the exploitation of women in the client relationships with microfinance institutions, there is scope for women to adapt microfinance interventions to their own needs and interests (Sengupta, 2013), and that resistance plays an important role in moulding the nature of microfinance.

In the subsequent sections, I outline the significance of the 'ideological' problem of the constructions of women's economic empowerment found in World Vision's microfinance interventions.

1.7 Problem statement

Whilst Non-Governmental Organisations (NGOs) argue that microfinance brings women economic empowerment in the global South, it comes bearing meanings of empowerment rooted in neoliberalism and neo-colonial discourse. However, such meanings very often come up against and are reshaped by and through the lived realities and actual everyday practices of women. This study looks at the interplay of the constructions of *boMake*'s economic empowerment in World Vision Eswatini's Savings for Transformation model of microfinance and *boMake* themselves.

1.8 Research Questions:

Against the backdrop, the following research question was developed:

How are the meanings of women empowerment constructed by World Vision and *boMake* respectively in the context of microfinance projects?

1.9 Aims and Objectives

1.9.1 Aim

To give a critical investigation of how the meanings of women's economic empowerment are constructed in the interface between development agents and *boMake*.

1.9.2 Objectives

- To examine the ideologies behind women empowerment.
- To explore women's agency in challenging the ideas of empowerment put forward by World Vision and related stakeholders.
- To explore the possibilities of a redefinition of women's agency aside from the 'rational economic woman' narrative.

1.10 Rationale of the study

Previous studies in gender and development have provided widespread criticism of microfinance as an approach to women's economic empowerment. Based on this criticism, this study looks at the case of microfinance interventions by NGOs in

Eswatini and the knowledge systems World Vision Eswatini and *boMake* draw on to define women's economic empowerment. It examines the implications of constructions of women's economic empowerment created by microfinance on *boMake*'s agency in Eswatini. It hopes to contribute to the growing body of feminist knowledge that calls for progressive transformations in NGOs' gendered programmes in the global South.

The subsequent section gives an overview of the organisation of the research study.

1.11 Structure of the study

The previous sections have introduced the study in terms of the background of microfinance as practised in the SADC region and specifically in Eswatini. It has further highlighted the aims, objectives, and the rationale of the study against the social and economic rubric of women in Eswatini and the chosen case study of microfinance interventions developed by World Vision Eswatini.

The following chapter (chapter 2) will underline the tale of microfinance as a development blueprint that targets women, and its growing significance in the context of neoliberal development based on studies across South Asia, Latin America, and African contexts. Furthermore, in highlighting the targeting of women by microfinance in several studies, it exposes the prevalence of a specific type of neoliberal feminism and the impact of neoliberal feminism on development regimes and development interventions in the neoliberal era, specifically in terms of the constructions of ideologies of women empowerment. It proceeds to present the theoretical perspectives used to critically analyse the moulding of microfinance interventions by ideologies of women empowerment.

Chapter 3 details the methods and techniques used to collect and analyse the research.

Chapter 4 and 5 are part of a two-part analytical discussion where the first part focuses on the ways in which microfinance interventions, as curated by World Vision Eswatini and its stakeholders' shapes and shaped by specific understandings of women empowerment. The second part of the discussion focuses on *boMake*'s responses to

World Vision's interventions, tracing their agency and outlining their resistant strategies to the agendas of women empowerment.

Chapter 6 offers a conclusionary statement to the research study which amalgamates the major findings from chapters four and five, in nexus to the theoretical underpinnings and literature. Lastly, this chapter features the main implications of these findings for practice and further research.

Chapter 2: Literature Review

2.1 Introduction

In the early 1980s, the Grameen Bank in postcolonial Bangladesh initiated microfinance and has since become a panacea for development across the global South. Microfinance began as a concept that gave credit to impoverished people in Bangladesh when the international debt crisis befell states in the global South in the 1980s (Morduch, 1999; Cull et al., 2009). At the time, it seemed to be a good concept to run with because the poor duly repaid their loans, their lives improved, and returns were made. As models of economic development shifted from 1970s to 1990s, women emerged as central subjects of development, whose empowerment could reduce poverty, bring gender equality and development.

Following the advent of neoliberalism as a development model, financial actors, transnational corporations, and states bought into the concept of microfinance, spreading across the global South, and microfinance became an antidote for poverty and an all-encompassing mode of capital accumulation centred on women (Roy, 2010, 2012). At the core of this study is the task of unravelling the events that have led to the key role of women in microfinance, a major segment of the global development industry. As such, this chapter reviews literature that traces the origins of microfinance and the shifts in models of development where the empowerment of women shapes microfinance and is simultaneously, shaped by women across contexts within the global South.

2.2 The origins of microfinance

The 1980s were flooded with market failures induced by a Keynesian state centred development curated in the 1970s. The Keynesian based model of development hit rock bottom when global economies were met with an economic crisis in 1979. The global economic crisis of 1979 came with soaring interest rates, deficit expenditures and widespread economic stagnation (Kiely, 2007). A settlement to this crisis had to be crafted, to replace the failed Keynesian, free market-based development, hence the birth of neoliberalism in the 1980s. Neoliberalism has been defined as a class ideology which focuses on restoring hegemonic power of political elites, using violent, remedial means at the expense of the working class which arguably makes their efforts for social

change amendable (Harvey, 2007). The first experiments of the doctrine of neoliberalism were trialed in Chile through a violent military coup. Majority of the new right (consisting of political elites, business magnates) alongside Thatcher and Reagan administrations, voted for the implementation of neoliberal policies (Cox and Nilsen, 2014). Jointly, these political shifts marked the onset of the first model of neoliberalism in the 1980s.

The first model of neoliberalism introduced reforms that would roll back the adverse repercussions of the global economic crisis to economies in the global South (Peck and Tickell, 2002). In beginning the economic reversal process, global South economies who had suffered deficits, and economic stagnation, were offered monetary assistance by the International Monetary Fund (IMF) and World Bank (WB). However, these financial institutions had an oversupply of dollars and soon ran out of credit (McMichael, 2004). Consequently, economies in the global South fell into a trap of accumulated debt (Armstrong et al., 1991). Ironically, the accumulated debt of global South economies was traced to the failure of their nationalist development projects. In resolving the debt crisis, a global policy consensus was reached, called the Washington agreement (consisting of a coalition of political elites, transnational capitalists and state officials supported by the WB and the IMF) (Cox, 1987; Peet, 2007; Van der Pijl, 2005).

Moreover, they agreed to expand the loan bases of indebted states and implement Structural Adjustment Programmes (SAPs). These loans were attached with conditions which required them to comply with downward currency adjustments, cuts in government spending, elimination of state regulation of markets and privatization of state enterprises (Walton and Seddon, 2008). These conditions would leave global South economies worse off as the effects of the debt crisis and these reforms rolled back and deterred civilians' quality of life. Consequently, a crisis of legitimacy followed, with global revolts expressing dissatisfaction on the atrocious conditions of livelihoods and pressure was applied on states to amend policies (Teivainen, 2002; Weber, 2004b). This civil pressure led to a deep-seated conversation on the appropriate instruments of development for global South economies.

In the woodworks of the advent and spread of neoliberalism in the early 1980s, a monologue was already taking place in Bangladesh about the deepening economic crisis. Economics professor, Mohammed Yunus, was devastated by the adverse impact of the economic collapse on Bangladeshis and came up with a development alternative to free market rule, the Grameen Bank. Amidst his observations in Bangladesh, he justifies what motivated him to establish the Grameen bank:

> "Seeing how many people were exploited by moneylenders, I made a list of people who needed the money. I gave them the loans from my pocket. Seeing how many people were happy with such a small amount of money, I thought I should loan to more people. I wanted to arrange loans for them at a local bank. When I approached the bank, the bank manager said they could not give loans to the poor because they are not credit worthy…I gave more loans to more people in the village. The loans worked. Every penny was paid back. But the mindset of the banker was not dented. I finally gave up on changing the minds of the bankers. I went ahead and started a bank myself to continue doing what I was doing… Credit plays such an important role in the lives of poor people, that credit should be a human right. Credit opens the locked in potential of human beings" (Yunus, 1999:151)

The concept of unlocking the potential of poor people using credit, lies at the core of microfinance. The 'Grameen Bank difference' was found in giving the poor small loans at low interest rates without collateral to start businesses, thereby increasing confidence in the economy (Yunus, 2007). When businesses make profits, loans are easily repaid (Dowla and Barua, 2006). As such, this model was founded on a rights-based approach, where credit is a fundamental human right for everyone to cultivate self-reliance, and thus eliminate poverty (Bornstein, 1996). The Grameen bank was undeniably a success in improving the lives of poor people, at least in Bangladesh. Meanwhile, a crisis of legitimacy in the rest of the global South in the late 1980s, needed a sustainable economic and social development solution.

2.3 The neoliberal counterrevolution in development policy

The first point of action was to introduce mechanisms that would erase the social destruction caused by structural adjustments. In the early 1990s, the World Bank replaced structural adjustments with poverty reduction strategies, where rolling out market opportunities for the poor has been essential for market expansion and strengthening social institutions (Davidson, 2010). Holistically, these poverty reduction strategies aim to target the poor by providing labour to access privatised basic needs such as health, sanitation and education thus drawing themselves out of poverty and becoming 'empowered' (Cammack, 2004; Cammack, 2002; 323).

The term 'empowerment' gained popularity and was included in policies centred on poverty reduction in nation-states (Batliwala, 2007). Theoretically, the term empowerment was derived from social theorists, Freire and Gramsci who defined it as developing the consciousness of marginalised groups to challenge social injustices and liberate themselves (Rowlands, 1995). But for development practitioners and policy makers, empowerment is about making people less curious about social injustices and focus on building the capacity of marginalised people to participate in the global market to enhance self-sufficiency using existing practices of life for entrepreneurial activities (Eyben and Napier-Moore, 2009; Elyachar, 2002; Cornwall and Brock, 2005).

2.4 Women as subjects of development

Parallel to the shifting processes of models of governance in the global South, women from South and East Asia, Latin and Central America, the Caribbeans, the Middle East and Africa) have become central subjects of development. In the 1960s, women were excluded from economic development. Recognising their exclusion, Boserup et al (2007) advocated for the recognition and integration of women's productive activities towards the economy, resulting in the Women In Development (WID) approach (El Bushra, 2000; Koczberski, 1998; Moser, 2012). However, this approach was soon criticised for failing to consider the role of imperialism in reducing women's chances of penetrating structures of power (Rathgeber, 1990; Beneríaand Sen, 1981). In the 1980s, when the global South was hardest hit by global economic crisis and structural adjustments, women were heavily affected. Consequently, racial and class relations

were identified as key issues that needed to be addressed to include women in the market economy. This resulted in the Women and Development (WAD) approach. Nevertheless, identifying the impact of imperialism on racial and class relations amongst women was insufficient because they continued to suffer from economic insecurity and poverty.

Feminist economists from the global South realised that a sustainable solution was needed to remove economic barriers for women (Kabeer, 1994, 1999). Timeous with the introduction of poverty reduction strategies, the belief that women from the global South are altruistic and perform the bulk of housework was used to frame them as investments that can address the economic insecurities (Jackson, 1996; World Bank, 2006; Chant, 2012; Molyneux, 2008; Cornwall et al., 2008). This belief ushered the Gender and Development (GAD) approach that prioritises the integration of women in the political economy (Moghadam, 1998). The GAD model believes that by awarding women education and business incubation, they can increase household income, consumption, economic growth and relieve state welfare funds (Chant and Sweetman, 2012).

However, the integration of women into the political economy increased the burden on women to take care of their families was increasing, a problem difficult to ignore (Roy, 2002; Chant, 2007; 2008; Molyneux, 2006). This resulted in more women and girls scrambling for any social and economic opportunities to get themselves out of poverty using the popular language of 'empowerment'. The term empowerment was first used in early feminist works to describe the systematic exclusion of women from positions of power. Feminists thus suggested that women from the global South could regain power and become independent of male dominance in society if the state gives them material resources (GlenMaye, 1998; MacKinnon, 1989; Carr, 2003).

Nevertheless, development actors continuously use racialised representations to determine women's access to resources across pre-colonial and postcolonial eras. For instance, during the structural adjustment era, (Mohanty,1988) women from the global South were viewed as helpless recipients of Western aid, consistent with colonial missionaries' narrative of rescue and salvation (Abu-Lughod, 2009; Abu-Lughod, 2002). When women engaged in productive economic activities, they were advertised

as productive and happy (Rammurthy and Wilson, 2013). Persistent with colonial tropes (Wilson, 2011, 2013), in contemporary neoliberal development, women from the global South have transformed into hyper-industrious, altruistic, and entrepreneurial subjects (Wilson, 2010; Murphy, 2012).

However, transformation can only take place when women possess the ambivalent qualities of vulnerability and hardworking. Transnational corporations and states alike have invested in the education of the girl child, look for girls who fit this criterion. A case in point is Nike Foundation's Girl Effect programme, a program that invests in the education of adolescent girls (Moeller, 2014; Chant, 2016). As evident in Nike's advertisements, girls have the responsibility to prove that their background and abilities embody pity and prosperity (Moeller, 2018; Wilson, 2015). If the girl child overcomes the burden of proof, she faces unavoidable risks in unregulated markets whilst undertaking social reproductive activities (cleaning, cooking, nurturing, and caring for children) that extract surplus value and profit to lower labour costs for the success of market relations (Federici, 2002; Dunaway, 2013; 2014; Radhakrishnan and Solari, 2015; Luxton, 2018).

2.5 The reincarnation of microfinance under neoliberalism's gender and development

The popularity of the term empowerment came with the emergence of creative capitalism by third way politics to suggest that profit driven solutions were necessary to eradicate poverty (Kiviat and Gates, 2008; Banerjee, 2009). States, transnational corporations, social investors, and formal financial markets invest in the poor to poverty capital (Roy, 2010:25). Poverty capital is derived from the poor's social networks, the increasing value in the time and efforts invested in their businesses or livelihood strategies (Collier, 2007).

In the prime of neoliberalism, the poor have become a central part of capital accumulation, because the poor's capital constitutes a subprime risk frontier, for future market failures to come (Roy, 2012). As a frontier of capital accumulation, poverty capital was found to be best captured by the concept of microfinance, because it keeps capital flows in the global economy circulating (Smith and Thurman, 2007). Having originated in the Grameen Bank, microfinance was trialed in Bolivia in the 1990s,

through an Emergency Social Fund (ESF). Small loans were given to the poor to pursue small scale projects, which proved to be a success (Marconi and Mosley, 2006). Having made this discovery, in 1995 the Consultative Group to Assist the Poor (CGAP), a donor forum was formed to develop a global microfinance industry to produce financial returns, with the poor as its primary clients (Young, 2010). Following the 2008 Wall Street subprime mortgage crash, frontiers of accumulation in the global South were created, through investment opportunities centred on helping the poor by making them financial customers.

Microfinance has become a model for dealing with socio-economic struggles by embodying the transformed meaning of empowerment (Weber, 2002, 2004a, 2006; Robinson, 2001; Bateman and Chang, 2012). By claiming that women need to be 'empowered', an entrepreneurial environment needed to be created through microfinance, to allow them to retrieve material resources and reduce household exploitation. As such, microfinance became a strategy that could tackle poverty, increase capital, and empower women by turning them into financial capital security.

A neoliberal self-conduct was promoted amongst women in the global South, when the World Bank declared that women, who recruit each other into self-help groups must undergo a mandatory financial and social intermediation process where social investors they are teach them basic financial literacy, and business management skills (World Bank, 2011; Sanyal, 2009). Thereafter, groups are urged to start a savings fund where they lend each other money in rotation and use those funds to establish small enterprises and eventually approach formal lending institutions. These self-help groups are governed by a set of mechanisms such as the strict safeguarding of loan payments among group members. The aim is to formulate what Rankin (2002) calls a 'rational economic woman' who owns a profitable business, provides for her family and is responsive to cultural values.

However, microfinance institutions overlook differences in cultural values, caste, religion, and ethnicity are in bringing women's economic empowerment. Widespread studies in South Asia have shown that the idea of women possessing economic resources goes against their cultural beliefs. When women borrower groups acquire loans, the funds are used by men which results in domestic exploitation (Garikipati,

2008; Mayoux, 2002a, 2002b). For instance, Newar women borrowers in Nepal and South India are permitted to own dowry gifts and invest them, but they are not legally authorised to manage funds, or other fixed capital investments such as physical property, built structures, or equipment that are legally tied to the paternal figure (Rankin, 2002). This holds as a barrier to market entry (Olsen and Morgan, 2010). In Bolivia, culturally women are responsible for land production and own small businesses in cities. However, when acquiring loans, they lack a significant degree of control within the market as loans are made on the lender's terms of interest. These case studies demonstrate that self-help groups operate as an informal governance structure that collaborates with formal structures, creating 'webs of governance' that withhold power from women (Sharma, 2008a; Maclean, 2013).

These webs of governance are made possible by turning women into empowerment workers or volunteers in respective communities (Madhok, 2014). The goal of turning women into entrepreneurs requires healthy women that can participate in the market economy (Smith, S.C., 2002; Rath et al., 2010; Saha, 2014). Thus women in self-help groups influence each other to seek access to health care, maternal and nutrition (Leatherman et al., 2012; Hernández et al., 2017). For instance, evidence based studies in East Africa and South Asia (Scott et al., 2021, 2022; Tull, 2020) show that health driven programmes, integrated in self-help groups have worked to reduce newborn mortality rates, and successfully changed women's attitudes towards seeking treatment for newborn, maternal and child health illnesses (Lorenzetti et al., 2017). Volunteering in these integrated programmes is meant to empower women by improving their standard and quality of living. However, low caste women empowerment volunteers who assist in curtailing gender based violence in West Bengal, India struggle to attain upward mobility because they are subjected to precarious conditions (low stipend and working hours) (Roy, 2019).

Microfinance programmes use 'technologies of gender' to promise women an unforeseeable good life (De Lauretis, 1987). For example, affect is a technology of gender used to sustain the borrower and lender relationship, where loans, gifts and enterprise sponsorships are given to women in exchange for financial repayments and testimonials (Schwittay, 2014). For instance, Namaste, a microfinance NGO in Guatemala, collects stories of gratitude of women who express that the loans and

resources have transformed them into entrepreneurial, successful, and happy women (Beck and Radhakrishnan, 2017; Karim, 2013; Ahmed, 2010).

Although they are forewarned about the risks of lending, these affective relationships make women socially, psychologically, and financially indebted to microfinance (Hickel, 2014). In the Swashakti Self-Help Group (SHG) network in India, NGO authorities explicitly mentioned that women are by default, convinced to repay loans, as not doing so would bring dishonour to their families and communities (Sharma et al., 2007). Shame has been used to ensure loan repayment amongst women borrowers, as failing to repay debts results in loss of honorary statuses, depression, and adversely mass suicides (Karim, L., 2008, 2011; Ahmed et al., 2001; Engel et al., 2019).

2.6 Conclusion

The literature reviewed in this chapter highlights important issues to consider for the purposes of the study. Firstly, the shift in development discourse to empower women has integrated them in capital flows of the global market economy. Secondly, microfinance empowerment programmes are packed with multiple meanings, ideas, and practices by variously positioned actors of governance depending on the context. These meanings and ideas are traced to gendered, racialised and economic tropes to push forward the agenda of an altruistic and entrepreneurial woman. However, the question remains of how women interact within microfinance programmes and if there are possibilities of exercising agency using acts of resistance.

The following section gives theoretically explanations on how women are constituent of power relations using microfinance as a site of meaning making for ideologies of empowerment.

2.7 Foucauldian Feminism as a theoretical lens

2.7.1 Introduction

A theoretical framework is the bedrock upon which knowledge is created for a study, thus choosing a relevant framework is important to reflect on the constructions of knowledge between actors under investigation (Grant & Onsloo, 2014). This chapter argues that Foucault's perspectives on governmentality are a relevant theoretical lens for understanding World Vision Eswatini and *boMake*'s ideologies of women empowerment in microfinance programmes in Eswatini and how both actors of development exist in a productive relationship with power. Based on these empirical studies explored in literature review, the meanings of empowerment espoused by GAD in microfinance become suspicious and require accounts provided by women on interactions with microfinance led programmes, where women can either accept or deny these meanings of empowerment (Cruikshank, 1999; Sharma, 2008b).

Contrary to early Gramscian and Marxist studies that have implicitly proposed that women cannot experience alternative modes of selfhood (Hall, 1986; Morley and Chen, 1996; Scott, 1990), the meanings' subalterns set out for themselves may not appeal revolutionary in bringing social change, but they may act as redirections to their dissatisfactions, needs and near met dreams (O'Malley, 1997; Nilsen, 2016). Therefore, Foucault's conception of government as an intermediary between those who govern and those who are governed vindicates a study that wishes to inspect the power dynamics and the possibility of resistance by the governed. The chapter begins by explaining Foucault's genealogy on the notion of governmentality as a distinct framework for analysing neoliberalism. Second, it discusses Marxist feminist scholars' critique of women's empowerment in development practice as bringing about a breed of neoliberal feminism. Third, it argues that Foucauldian notions of governmentality can be used to show that neoliberal feminism carries elements that women can either accept, deny, and mould microfinance programmes in the global South. Thus, demonstrating that women are intrinsic in the power dynamics of the global development industry of microfinance.

2.7.2 Foucault's concept of governmentality

From the late 1970s until the mid-80s, following his demise, Foucault developed an approach to understanding power in modern societies, which he presented in a series of presentations between 1978 and 1979 at the Collège de France (Foucault, 1977a; 1979). In his first course on 'The Birth of Biopolitics', he begins by asking the question: How is power imagined or noticed and maintained in its relations? Foucault was propelled to ask this question because of his interest in analysing the extent at which sovereign power is withheld by the state to rule society.

His first point of reference was analysing the shifting economic models in Europe in the 17th century which unearthed a newfound approach to understanding power. The state intervention model in 17th century Europe was under scrutiny when European authorities realized that by focusing on consolidating power at state and family level, they were governing excessively, and as a result the industrial economy crumbled. They, therefore, needed an economic model that would address the problem of excessive governance. European authorities decided on a liberal mode of governance, which Foucault defined as involving political efforts that ensure that wealth is made and secured, with as much minimum state interventions as possible (Foucault, 2004; 1979).

In his second course entitled 'Security, Territory and Population' (Foucault, 2007), he argued that because the model of liberal governance required European states to regulate the limits of their intervention, and lack thereof, they needed to focus on the population. He further contested that European's states' resolve to 'conduct the conduct' of the population, was and continues to be about acknowledging that the population has external realms of life and regularities that remain independent of state intervention and therefore cannot be exclusively controlled by laws and disciplinary measures. In addition to moderating laws and rules on labour, wealth, health, and endurance that individuals need to obey, these external realms of life and regularities are measured and calculated to determine the areas of intervention and no-go areas of intervention.

Once areas of intervention have been calculated, the conduct of individuals is shaped with connections to items and occurrences that hold societal and financial significance. The conditions of domination that are enforced through legal instruments are no longer the main tool of power, instead co-exist with simply the knowledge of things and phenomena, the respective national constitution, the parliamentary body, and commissions known as the political economy (Foucault, 2007). Thus, 'government' becomes the middle ground upon which relations of power, and conditions of domination come to work together to shape institutions and people (Foucault, 1991). Under liberal governance, regulating the population means regulating multiple forms of living (Foucault, 2008). Foucault thus coined the concept of governmentality and defined it as follows:

> "a historical ensemble that takes population as its target, political economy, form of knowledge and the apparatus (dispotif) of security as its technical means to govern life itself (Dean, 2017:1) … It is formed by institutions, procedures, analyses and reflections, tactics that allow the exercise of this very specific albeit complex form of power" (Foucault, 1979:20).

In his analysis, Foucault perceived that freedom must be produced and monitored as the main instrument of limiting government action (Foucault, 1977a). Freedom, in the liberal sense is using rights and laws (Foucault, 1977a), as a vehicle to accomplish multiple individualistic ends (Foucault, 2008). By virtue of freedom as the main instrument of limiting governance, security develops a template of authority to conduct people's lives. This template of authority carries different goals and rationalities that appeal to the subjects' multiple beliefs, norms, and values (Foucault, 1977a). As laid out in the law, subjects are permitted to fight for their recognizable freedoms, however they are unattainable because they are met with violations from the law itself. This indicates that democratic laws are not liberal, hence freedoms must be co-created using security measures to produce a fictional reality of political life that turns socialism into a variety of marketplaces whilst dismantling democratic institutions (Foucault, 1979).

Furthermore, Foucault argued that in liberal governance, security measures are used to promote individual responsibility based on creating situations of, and knowledge of risk and uncertainty in the lives of the governed to advance power (Ewald, 1991 in Burchell, 1991; Rose, 1996). Self-autonomy is made possible by neoliberal security

measures including cultures, austerity budgets, standards and regulations, and statistics that help the neoliberal state to govern from afar (Miller and Rose, 1990; Lemke, 2001; Shore and Wright, 2015). In cases where individuals refuse to abide by the rules, punitive instruments are used to make them pay for the repercussions of not following the rules they consented to (Dean, 2002). Fundamentally, by governing the affairs and interests of individuals using paternalistic means and strategically allowing them to have an input on acceptable freedoms make the state a mobilizer of domination without being conscious of it (Brown, 1995). In that respect, neoliberalism can be understood as a form of power that creates reciprocal connections, and builds types of knowledge amongst individuals, and authorities (Lemke, 2001). Currently, neoliberalism renders life as an entrepreneurial form, it encourages an entrepreneurial subject who is responsible, competitive and accepts risk in the market economy (Foucault, 1981; Rose, 1996; Foucault, 2004; Hofmeyer, 2011).

However, rationalities or ideologies of government under neoliberalism do not follow a universal model in all contexts. Rose et al (2006) notes that when confronted with new problems states may choose to combine neoliberal techniques, whilst retaining conservative mindsets and techniques. For example, states may uphold religious (pious) and traditional values, whilst expecting morally responsible and rational entrepreneurs. It is therefore encouraged that critical governmentality studies should look at both rationalities and the located practices understudy to better analyse the ideologies (Oksala, 2011). Brown (2006) affirms that the intrusive nature of neoliberal power over even the most intimate relations amongst people, makes power omnipresent, and fosters economic citizenship. Therefore, the question of who holds power does not matter, but the intentional locations of power and the different moving ideologies that are used to construct the subject does.

Drawing closer to Foucault's demise in the mid 1980s, he was critical of modern understandings of ethics and developed concepts of subjectivity that separate ethics from the juridical. Because constructing economic citizens imposes truth, he argued that the imposition of truth no longer functions as the subject cultivates alternatives of truth (Foucault and Gordon, 1980; Foucault, 1977b). The next section discusses Foucault's last revelations on the battle of the truths between those who govern and the subject.

2.7.3 Foucault on resistance and the 'ethical turn'

In his final courses, Foucault realized that power directs the behaviour of selves and calls souls to salvation (Smith, D., 2015). Because the subject is a vessel of the fictional truth created by neoliberal institutions, the subject, who remains part of a collective class and gender, submits to rules and regulations and consequently has moral experiences towards neoliberal technologies (Foucault, 1980). However, the presumably moral subject, resists rules and regulations, codes of conduct and values prescribed by the market, what he called counter-conduct.

The subject engages in counter conduct for the rest of its life by positioning itself to develop its own ethics against or in strategic collaboration with existing ethics that are recommended by culture in everyday activities (Foucault, 1984a; Davidson, 2011). However, regardless of these influences, the self affects itself when it notices the growing distance and misalignment between their moral codes and ethical codes of the juridical nature. He thus redefined ethics as subjects taking the time to assess their emotions and motives towards their lives in encounters with hegemonic discourses as the care of the self (Foucault, 1984a,b,c; Burchell, 1993; Foucault, 1990; 2010). According to Foucault (2005), the care of the self is a transcendental relationship, where the self is always in a state of constant creation with itself (as opposed to the self as already given in advance), in relation to ever changing events, responsibilities, objectives and duties (Peters et al., 2009; Smith, 2015).

Furthermore, these sets of practices of counter conduct towards hegemonic discourses do not use force to bring radical systemic change but play the game of fictional political truth using minimum force to and manufacture their own truths (Foucault, 1997; Hofmeyer, 2006; Lemke, 2010). Therefore, Foucault's idea of ethics is about personal and social transformation; a personal transformation implies social transformation because once the self transforms, social practices change alongside institutional practices (McLaren, 2004).

The following section discusses studies that have used Foucauldian concepts of governmentality to understand constructions of subjects within development practice across the global South. In Foucault's last texts on the ethical turn and his conception

of aesthetics of existence (Foucault, 1980; Smith, 2015), he uses the metaphor of the artist and the artwork to explain the ethics of subjectivities, where the artist and the artwork it produces co-constitute each other and in turn, the artwork mutually affects the identity of the artist (O'Leary, 2006). In the subsequent section, this metaphoric distinction comes to light when looking at the relations of power in development discourse, where the subject is part of the making of the artistry of development.

2.7.4 Governmentality in development practice: Ethnographies of governance and development)

Foucault's perspectives on governmentality are used to show the manifestations, exchanges, and contestations of governing rationalities of development interventions. Rationalities and programmes of government are interested in exhilarating global capital flows, markets, monitoring risks, enterprise through human development (Li, 2007). By investing in the actions of subjects which are by and large loaded with constructed meanings, development discourse is a structure of power (Rossi, 2004). Development discourse is a structure of power used to address a specific problem such as poverty, and gender inequality as technical, in a field where there are multiple players, needs, opinions and desires (Rossi, 2004).

Development entities including transnational corporations, Non-Governmental Organizations (NGOs), social investors and individuals are powerful contenders, who carry knowledge and contestable sets of practices (Miller and Rose, 1990). Neoliberal development depends on building the capacity of individuals with necessary skills to become economic citizens (Kiviat and Gates, 2008). However, in capacitating individuals in development terms, dominant actors of development use a moralizing discourse to distinguish those who are deserving and undeserving of receiving education, skills development, and access to markets (as previously noted with development interventions such as the 'girl effect'), that can be traced to racial and gendered representations. However, in practice development interventions that aim to create economic citizens through entrepreneurship face limitations, as targets from marginalised groups, cultivate contestable practices and change their meanings (Li, 2007).

The Thaba Tseka poverty reduction programme in Lesotho may have highlighted that power is shared amongst the main actors of development that are part of the main state machinery (Ferguson, 1994). However, it excluded the role of target populations' knowledge and existing practices and prospects of resistance, which pan out as expert knowledge to inform more development interventions (Li, 2007). The Integrated Rural Development Project (IRDP) shift to the New Programme in West Africa demonstrated the importance of target populations' resistance and community practices to facilitate the programme towards the aim of poverty reduction (Rossi, 2004). The beneficiaries preferred the IRDP framework of working in the construction of dams in their communities, because it provided income and food to sustain their livelihoods, as opposed to the creating their own opportunities from local ownership though income generation activities. Consequently, beneficiaries bargained with project leads by directing funds to livelihoods and cultural practices, desires, and interests, instead of generating legislated businesses.

The Indonesian Despos resettlement programme (Li, 1999) provides a further case in point. Its objective was to relocate displaced indigenous from coastal Sulawesi to inland Kalimantan houses to gain citizenship. However, *masyakarats* resisted by remaining in their natural habitat, coastal Sulawesi to continue with existing livelihood activities (fishing and petty trade). As a result, the programme recruited non-*masyakarats* of Indonesian descent, living in a remote traditional dwelling in the Sulawesi area. In return, they would be given free housing, food, land, and material possessions. These groups further resisted by relocating to farmhouses. When justifying the limitations of governance in development interventions, programme designers traced these to the same objectives of the programme which were reluctance to adapt and backward culture. Similarly, a conservation programme in Dongi Dongi, Indonesia blamed local institutions for the disruption of land and made its objective towards providing sustainable resources and improving communities' land management through the construction of the Lore Lindu National Park. These objectives were refuted by local farmers associations who wanted to retain land rights (Li, 2014). Thus, the failure of the programme substantiates the need for more guidance and the need to improve lives.

However diverse these interests and agendas between actors of development may be; they are presented by officials in technical terms to simplify the contradictions that exist. Representing contradictions in technical terms entails highlighting the limitations and standard elements of programmes (without giving notice to the structural scene and its impediments) and those who oversee pulling together assembled practices on the ground. The subsequent section discusses the empowerment assemblage and how it works itself out in microfinance interventions targeting women.

2.7.5 Governmentality, gender, and development

The World Bank made a crucial move when it introduced Kecamatan Development programmes in Indonesia, Jakarta. These programmes' objective was to create conditions for behavioural change in the community, so they can empower themselves towards entrepreneurship (Burchell et al.,1991; Li, 2007). 'Empowerment' is a means or technology of governance that promotes the neoliberal principle of self-dependence, as a key node to the circulation of neoliberal power.

As a means of governance, empowerment collects meanings, goals, objectives and strategies from social actors and institutions and remodels them based on market demands and various cultural contexts. Using microfinance, empowerment directs individuals and cultural groups towards the market to pursue entrepreneurship and ensures that they are tethered to rule and its conditions (Cruikshank, 1999; Rose, 1996; Hindess, 2004; Owen and Ashenden, 1999). As previously mentioned, the technology of empowerment has been used to target women in microfinance interventions to pursue entrepreneurial ventures that will relieve them from poverty and violence. However, feminists' scholars have disagreed with this approach of empowerment because it sets women back, using feminist principles to govern women. They argue that targeted women are continuously put in a cage of deepening neoliberal financial markets, without dealing with the structural root causes of women's material deprivations and the violent structures of power that compromise their safety and ignoring their collective social rights (Halley at al., 2006; Rottenberg, 2013; Roberts, 2012; 2015).

However, new evidence from feminist ethnographic studies has shown that women undergo a process of self-formation within neoliberal development interventions (Macleod and Durrheim, 2002; Vintges, 2012). Self-transformation occurs within microfinance empowerment programmes where both women and NGOs engage contest over the meanings of women empowerment. These ongoing contestations open a canvas of political actions for women that yield self-transformation that reflects a collective transformation for women in their struggle to freedom. For instance, the Indian Government Non-governmental organization (GONGO) Mahila Samakhya (MS) saw feminist workers use the mixed organizational structure of the MS programme to improve the lives of women. To get approval from powerful local state institutions, MS workers use their affiliation with the state to exert authority to validate them and when they are in contact with international actors, they assume the position of activists, to advocate against the Indian state structure.

However, to help women in savings groups, MS workers divert and inform subaltern women about the strategies of governance used on them and use the same terms and formal jargons meant to confine them to empower themselves and their clients (Sharma, 2008a). In Indonesia, Brazil, and Colombia women led organisations use innovative organizational practices by engaging with global discourses and pious practices, thus Western feminist ideas become too secular for them to implement (Avishai et al., 2015; Rinaldo, 2010; Thayer, 2010; Murdock, 2008).

Cases of self-transformation from microfinance empowerment programmes have occurred amongst women in Vietnam, Southeast India, and Nepal. These women engage who believe in the importance of religious morality and ethics engage in creative borrowing. They loans are divert loans for consumption purposes and cultural events to maintain their status as respectable married women in communities (Karim, L., 2013). These findings highlight class relations amongst women to produce divergent constructions of women empowerment (Roberts, 2015), only because women's agency is always situated within their context, more than it is about producing an autonomous nor subservient being (Mahmood, 2005) that radical feminist principles stipulate. These contestable practices based on women's anarchic experiences prove neither progressive nor reactionary, thus allowing women to speak

their truths and map out unofficial rules, and ways of being (Oksala, 2005; Macleod, 2006; Roy, 2014).

2.8 Conclusion

Neoliberalism is an ideological project, that seeks to take often developed ideas of people, things and events of life, and spreads self-governance into social and political realities that make them inferior to the market (Foucault, 2008). Foucault's perspectives on governmentality bring an understanding of neoliberalism as a governing device that uses a variety of techniques of governance to attach meanings over people's lives. Microfinance governs women using the term 'empowerment', to facilitate self-governance and self-creation in the agenda of enterprising women (Sydney, 2014). This chapter has shown that the feminist self is capable of criticizing and reflecting on her position within power relations of microfinance in both collaborative and subversive forms (Oksala, 2005). As Sharma (2006a, b) recounts, the landscape of development is fertile ground, for productive disputes to occur over perspectives. It is a ground where unpredictable outcomes are sought, where conforming and non-conforming individuals, communities take shape.

Therefore, women empowerment in microfinance interventions remains an abstract term that is not as practical as it claims to be, and for this reason, its constructions must be sought through truth telling practices. Taking Foucault's perspectives into account, the next chapter details the methodology used to bring out *boMake*'s interactions with World Vision Eswatini's interventions, as microfinance's latest iteration in the country.

Chapter 3: Methodology

Establishing a methodology is essential in research because it determines the direction in which the research is carried out, whilst ensuring that its objectives and aims are fulfilled (Babbie, 2008). Grounded in feminist scholarship, this study investigates understandings of women's empowerment as found in World Vision Eswatini's microfinance interventions and women's agency in challenging ideas of empowerment. Conventional social science research methods often made androcentric analysis and conclusions, that did not reflect the gendered structuring and lived experiences of the social world (Smith, D.E., 1974).

This study distances itself from androcentric methods by placing women as subjects of knowledge production and meaning making (Wigginton and Lafrance, 2019). According to Skeggs (2011), conducting an ethnography in feminist research is significant in so far as it aims to unearth the agency of women within wider structural constraints, because once, they recognise that power is reproduced in social relations, this opens political possibilities for challenging power asymmetries (Collins, 1990, 1997, 1998; 2000; Bhavnani, 1994; Haraway, 1991). To these effects, a reflection on the kind of knowledge produced by women in relations of power in development and what can be deemed as credible knowledge becomes important to highlight *boMak*e's contradictory subjectivities. By bringing forward contradictory subjectivities, I demonstrate that the central message of empowerment of *boMake* as rational economic beings in microfinance interventions is unstable and yields conceptions of feminisms in Eswatini.

Significantly, this chapter begins by discussing the research design used to examine the gendered ideologies of World Vision's microfinance interventions understood by World Vision, its stakeholders and *boMake* in self-help groups. Secondly, it discusses the data collection process, its challenges and opportunities including matters on sampling and the data analysis procedure. Finally, I reflect on the research process, my positionality throughout the practice and its impact on the power relations between myself and *boMake*.

3.7.1 Research design

A research design is a formula or strategy of inquiry that is adopted by the researcher within a qualitative, quantitative, or mixed methods approach (Denzin and Lincoln, 2011). It is regarded as an outline wherein research problems are connected to the overall research process (Creswell, J.W and Creswell, J.D. 2018). Developing a research design is important because it dictates the type of data needed, the data collection process as well as the analytical procedure to make the study conducive (Terre Blanche et al., 2006). Because this research sets out to investigate meanings of women's empowerment using a single case, it follows an ethnographic approach to answer the research questions and address the aims and objectives of the study in a coherent manner. An ethnographic study investigates and analyses the meanings behind a particular group of people's actions and interpretations of institutional practices and their implications in a specific context (Wolcott, 1982).

Moreover, an ethnography brings out the perceptions of groups towards social phenomena happening around them (Atkinson and Hammersley, 2007). The 'phenomena' tackled with in this study is microfinance and its inherent mutations that vary across contexts. For the purposes of this study, mutations of microfinance take with them ideologies of women empowerment. It wrestles with how World Vision Eswatini and its stakeholders' microfinance interventions have mutated with ideas of women empowerment and the responses of *boMake* in Eswatini. Ethnographic research design is the most suitable methodology to pursue when attempting to expose contradictory relationships between subjects and dominant actors of development (Brady, 2014). These contradictions, patterns, regularities and lack thereof, found in microfinance interventions, are collected and analysed from the perspective of World Vision, actors of development and *boMake*.

I attempted to give a critique of World Vision's microfinance interventions, but also do what Hulme (1994:252) points out as "link[ing] knowledge to action by analysing the implications of the knowledge they create for the actors involved in the practice of development". On that note, the study gives an overarching view of the different knowledge production systems acknowledged and used by World Vision Eswatini, engineers of microfinance and *boMake* alike, in the current moment of gender and

development discourse. Rose et al (2006) notes that it is commonplace for ethnographic studies to generalize programmes' rationalities and technologies of governance. As such, this study seeks to contextualize and orients itself to the sites of power understudy, particularly its rationalities and technologies of governance. The interpretative nature of this study allows for a deeper understanding of broader gender ideologies that are crafted at global context and the implications on a local context.

3.7.1.1 Context of the study

Eswatini is a lower middle-class country with a population of 1.1 million, with 63% of *emaSwati* living below the poverty line and 27% of the population living with HIV/AIDs (World Bank, 2017). Eswatini's struggling economy heavily relies on the agricultural sector, contributing 8.2% to the national Gross Domestic Product (GDP). However, environmental degradation including the El Niño drought and lack of financial resources, has resulted in low agricultural production, water scarcity, low productivity and ultimately limited private investor confidence (Njeim, 2018).

On a social level, Eswatini's welfare regime and social protection system for vulnerable groups is underdeveloped, only spending 2.2% of its GDP on the social assistance system to support the elderly, disability grants, and Orphaned and Vulnerable Children (OVCs) (UNDP, 2020). The persistence of droughts directly affects rural smallholder farmers (who consist 70% of the population), and their families who experience food insecurity. Moreover, majority of farmers do not receive private sector investment for prospective agricultural projects. As a result, small-scale farmers are excluded from the economy because they lack the resources to commercialize, meet market demands using necessary technology and diversify farming activities to produce profits (UNDP, 2020).

To these effects, microfinance projects in Eswatini have been introduced to address the issue of limited private investment, high unemployment, poverty, and food insecurity (Mngadi, 2016). Similarly, the rationale for microfinance interventions in Southern Africa is to improve investor confidence and respond to global market demands, by capacitating the impoverished for entrepreneurship through farming and industrial activities in local contexts (Jauch, 2011).

3.7.2 Sampling

Qualitative research methods and ethnographic studies are supportive of non-probability sampling (Honigmann, 2003). Non-probability sampling is a sampling method that is used when the researcher does not know whether the sample is representative of the population understudy, hence it does not seek to use a random representation of a population (Hussey, 2010). This study is intentional about choosing *boMake*, who are beneficiaries of World Vision's microfinance interventions, as units to be observed (Daniel, 2011). Because the study investigates interconnections between microfinance and ideologies of women empowerment[1] using primary internal and external informants, a purposive sample was used because it does not require a specific number of participants permitted to participate in the study. This occurs when sufficient and relevant information is given by at least five participants which further ensures validity and non-bias data (Tongco, 2007).

The proposed sample size for primary participants were two self-help groups consisting of 15 members, however the number of self-help groups accumulated to six groups with 34 members when adequate information was sought. Self-help groups were mobilised by World Vision development workers based on the criteria I set out. A list of self-help groups was sent to me, hereafter the list was perused and when accepted, World Vision development workers informed the groups' leaders about my research motives and expected arrival. Thereafter, I contacted group leaders who further informed fellow group members. It is important to note that even though participants were informed about the study they had a right to decide if they were interested to participate or withdraw from the study from the inception of the recruitment through World Vision and in their settings.

The following purposive sampling criteria were used to recruit participants:

- Participants should be part of a self-help/savings group with women members.

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[1] I wish to clarify that women empowerment translates to the economic, because the economic citizen is taken as such in neoliberalism and cannot be a citizen without being defined first and foremost by the economic.

- The groups must have had active involvement with World Vision and its stakeholders for at least 2-5 years.
- The groups must be situated in active area of interventions in rural areas.
- The women could be married, single or widowed.
- The women could be self-employed or not.

Because the study also aims to interrogate World Vision's model of microfinance and of the constructions of women empowerment, a probability sampling was followed, where World Vision development facilitators and experts were recruited to further understand their working relationship with *boMake*. I proceeded to recruit World Vision's stakeholders, whose contacts were referred by World Vision development facilitators upon approval.

3.7.3 Profile of participants

A total of 34 women in savings groups/self-help groups, consisting of six groups from six constituencies of World Vision's active area development programmes were interviewed. The names of the participants were altered for reasons to be discussed in the ethical considerations section. These groups varied in terms of their involvements i.e trainings and engagements with World Vision and its stakeholders, which becomes an important argument that is developed in the discussion chapter 5 (under the section forms of training under by women and messages). In terms of economic activities, some women are producing individually, collectively, or discontinued producing as hawkers, home based or community-based business owners and small-scale farmers. Notably, World Vision divides groups into savings and producer groups, where savings groups strictly save and producer groups produce at market scale, the research focuses on savings groups. However, the discussion chapter elaborates on the fine overlaps of this differentiation when it comes to determining women's readiness for the market and empowerment.

Self-help groups consist of members of a community who gather for the purposes of saving and lending regardless of employment status, therefore I did not assume that the participants have always been unemployed, hence most of them indicated that they

were previously employed in the service and care industry. Most of *boMake* in the self-help groups are married, and a few widowed and one divorcee. They obtained differing levels of education; for factors dwelled on in the discussion chapter including marital status. Each group member holds different titles, the group leader is referred to as the Village Agent (VA) or 'champion', treasurer, and general members (see table 3.1 in Appendix A).

In accordance with the aim of analysing the meanings World Vision and its partners attach to women's empowerment through their associated strategic programmes, trainings, and policies, I interviewed World Vision's development facilitators, and stakeholders including the Small Enterprises Development Company (SEDCO), LULOTE Business Management Extension Programme, Eswatini bank and the Centre of Financial Inclusion (see table 3.2 in Appendix B).

3.7.4 Data collection process

As most ethnographies, multiple means of data collection were used to ensure depth and validity of research outcomes (Guest et al, 2012) including semi-structured interviews, policy documents and reports to highlight the underlying agendas of development actors. The study initially proposed to conduct participant observations during training sessions, however, due to the restraints of the COVID-19 pandemic I did not carry out participant observation on *boMake* and World Vision development workers.

According to May (2011) semi-structured focus on retrieving information on people's attachment to meanings in society. For instance, semi-structured interviews allowed participants to express their meanings of empowerment based on detailed encounters with the self-help groups and life experiences. It is important to note that an ethnography is not restricted to participating and being part of the everyday activities of research participants, hence under COVID 19 restrictions, I interviewed research participants based on their narratives of everyday life experiences whilst observing their interactions and surroundings using 'ethnographic imaginary' to better comprehend the context which influences their choices and ongoing actions within power dynamics (Forsey, 2010). For these reasons, I established a relationship with

participants on respect and interest through dialogue (Murphy and Dingwall, 2011). It was further important to take note of the participants' hesitations, silences on certain topics which are important in showcasing the complexities in meaning making process (Holstein and Gubrium, 1995). Poland and Pederson (1998: 295) note that researchers need to respect participants' right to remain silent, hence four undisclosed participants who consented to be part of the process were present but did not speak during the interviews.

The process of understanding participants' meanings is largely dependent on the context, culture and rapport (Morrow, 2005). Hence data collection process took a total of twelve months (between October 2020 and October 2021), as I had to familiarize myself with World Vision workers, its partners and *boMake* in their respective constituencies, in continuous informal conversations. Establishing rapport is important in a study which deals with actors who are capable of reproducing spaces, structures and relations of power (Springwood and King, 2001). As such, rapport was built from the moment I was welcomed and immersed into *boMake*'s constituencies, where they normally meet for monthly meetings- either under the *Mkhiwa* tree or inside one of the group member's marital round huts. Due to the heavy rainfall, I met group 1 at *Make* Sacolo's martial hut. *boMake* were interviewed in their respective groups and answered questions one by one.

When immersing into the lifeworlds of women, I produced field notes with a record of descriptions to partially make sense of their lifeworlds, events and the relationships found in them (Neyland, 2011). These descriptions were nonjudgement and written with utmost care and self-conscious awareness to the research problem and background expectations (Marshall, et al., 2006). While fieldnotes are partial in giving an overview of the complete ethnographic analysis, they are helpful in providing cues for an analysis (Emerson et al., 2011). Meanwhile, World Vision development workers interviews were conducted at World Vision's headquarter offices, World Vision's S4T contributing developer was interviewed at her home, and partners were interviewed on virtual platforms via Zoom and Whatsapp.

Feminist researchers (Paget, 1983; De Vault, 1990) emphasize that interviews of ethnographic nature are to follow an informal conversation, whilst the researcher remains cognizant of the equal participation and collaboration between participants and researchers in shaping conversations. To create rapport, participants were asked to introduce themselves in terms of their upbringings, the duties they would assume as children, reflections on their dreams growing up and their current activities in their communities and households. These introductory questions functioned as ice breakers and were useful in creating a firm basis for subsequent questions and facilitating discussions surrounding their economic circumstances and womanhood. This was important because it provided insight into a sense of themselves and their worlds (Hertzog, 2005). Interviews lasted for maximum of 1 hour 45 minutes, the interviews were lengthy to gather rich and detailed accounts of groups and its members within their environments. Because the interviews were conducted during the COVID-19 pandemic, I ensured to bring sanitizers and wore a mask during sessions whilst maintaining social distance between *boMake* under the *Mkhiwa* tree or in the marital huts. Likewise in World Vision's headquarter offices, the development workers and myself wore masks, sanitized, and maintained social distance of 2 meters.

Impression management is an important step of building rapport with participants in fieldwork (Atkinson and Hammersley, 2007). In Swazi culture and context, women are supposed to wear skirts and dresses as a sign of respect. As a woman of Swazi descent, I was mandated to wear skirts and dresses to gain their trust and show respect. Throughout the interviewing process, I assumed the role of an inquisitive young swazi woman who wants to learn about how *boMake* women 'know what they know and where it comes from' (Spradley, 1979). Interviews were conducted in *siSwati* because all participants were found to be highly proficient and literate in *siSwati*. Because interviews were conducted in *siSwati*, they were transcribed in *siSwati* and a *siSwati* translator assisted by translating them into English, thereafter they were translated into *siSwati* to ensure maximum validity. Lastly, World Vision's relevant development workers and partners were interviewed in English, to scope the ideologies they use to base their programme structure towards the goal of women's economic empowerment.

In addition to interviews, I used World Vision's documents, publications, key partners' annual and quarterly reports, and policies as a means of data collection. Documents are useful in demonstrating social worlds through written statements that convey ideologies, messages and a range of visual representational materials that construct and present social and economic realities (Coffey, 2021). To increase the validity of the study, these documents were analysed in conjunction with interviews and as part of the triangulation process to ensure that findings are comprehensive and validated (Mercer, 2006). By validating documents with interviews, it allows for a contextualised comparison of the understandings, depictions, and points of views shared by participants in interviews versus the representation of them in document form (Gibson and Brown, 2009). For this study, I analysed documents by carefully reading through policies, reports and stories to extract important and relevant information (Bowen, 2009), pertaining to World Vision and its partners' involvements with ensuring that *boMake* are channelled towards self-governance and entrepreneurship.

On World Vision's website, publications and reports, I took descriptive and visual narratives of World Vision's programmes that were not mentioned during the interviews to clarify World Vision's agendas of women empowerment. I further looked for success stories of women in empowerment programmes, that were reflective of World Vision's ideologies of women empowerment. These stories were somewhat used as a probe during interviews with *boMake*, to further find out how they related to World Vision's programmes, which further scoped the gaps in the extension of World Vision's assistance to *boMake*.

Specifically, on World Vision's partners' reports I looked for the training outputs and groups' progress in terms of accomplishing entrepreneurial ends and compared the results to the progress statements made by partners in interviews. I moved to cross analyse the report and interview findings against empirical material on the procedures and outcomes of the infrastructural development on *boMake* and the contradictory choices that World Vision's development facilitators make in the process. Lastly, in analysing policy documents, I looked at the nature of technical objectives that were in alignment with microfinance and women empowerment. It is important to note that in

analysing the documents, I took a subjective interpretative approach (Jupp and Norris, 1993), especially because the research deals with the notion of 'empowerment', that is not predetermined but socially constructed by individuals and collective actors of development in respective channels.

The most important aspect of managing field relations is being an insider and outsider to produce distanced perspectives (Toy-Cronin, 2019). I assumed a fluid stance, in positioning myself as an outsider investigating World vision's programme structure, but also used my identity as a swazi woman to discuss issues pertaining *boMake*'s everyday experiences. In approaching World Vision's stakeholders, I partially positioned myself within World Vision, to get access to information and reports regarding their partnership with World Vision through their projects.

3.7.5 Data collection challenges and opportunities

During the research process, I encountered several challenges and opportunities emerging from them. These included:

- Late arrivals for interviews due to getting lost in the participants' areas and moving between locations. For the session with group 1, I arrived late after numerous redirections, causing participants to wait for a while longer. As a result, I was late for the next session with Group 2, which was located 20 minutes apart, where I also got misdirected.
- On the day when Group 4 was scheduled for an interview, I realized that they were supposed to be interviewed the day before, they mentioned that they waited for me to arrive, a new date was decided on, unlike the previously scheduled date, all group members were available.
- Access to World Vision's contributing developers of the Savings for Transformation Model, was difficult because they were no longer at World Vision, however after learning that one of the contributing developers is my friend's mother, I was able to interview her at her home and other conversations were held on Whatsapp.

- Due to the busy schedule of World Vision's Senior Official, Junior Expert Official, Project Coordinator, SEDCO's Business Specialist and Centre for Financial Inclusion's Agent their interviews were held online via Zoom.
- Due to the June civil unrest, the interview with LULOTE's Junior Officer Training Coordinator was held online via Zoom, but was cut short after protest interruptions, then the coordinator supplemented information with reports within their domain.

3.7.6 Data analysis

The data analysed with the sole purpose of discovering the constructions of phenomena between research participants (Guest and MacQueen, 2008) are explored in this section. Holstein and Gubrium, (1995: 79) state that in analysing an interview, it is important to look out "for *what* was said (substantive information), how it was said (construction of meaning), and the circumstances condition the meaning- making process". During the transcription process, I used conversation analysis (CA) to highlight the silences, agreements, and disagreements in interviews (Atkinson, J.M and Heritage, 1984). These interactions were checked against field notes to increase the quality of the transcripts (Poland, 2011). The study has sought to find concepts to make sense of the data and draw patterns, irregularities and contradictions based on the focus of women's empowerment in development. This section discusses the process of transcribing interviews, thematic analysis, and the reflexivity process.

3.7.6.1 Transcription of interviews

For self-help groups, interviews were audio recorded and first transcribed verbatim in *siSwati* and translated into English. Thereafter, to assess validity of descriptions in mapping out *boMake*'s realities, someone was asked to translate them back into *siSwati* which was further useful in producing transparent analytical themes to verify the *siSwati* terms used. Before commencing analysis, the individual was asked to sign a consent form to ensure confidentiality of the information with pseudonyms in place. I hold myself accountable for the political representations as detailed by *boMake*, and in the same token, values and respects their views and truths (Roulston and Choi,

2018). Because interviews of World Vision's managerial staff and its partners were conducted in English, they were transcribed in English.

3.7.6.2 Thematic analysis

A thematic analysis is a qualitative analytical method used to identify and interpret themes associated with meaning. It organises data into theoretical concepts and allows the researcher to flexibly seek corresponding and contesting relationships to make sense out of research phenomena (Braun and Clarke, 2008). Conducting a thematic analysis is advantageous to ethnographic studies as it makes apparent the relational articulations of power by participants (in this case World Vision, its partners and women), thus highlighting insightful data that strives to locate meaning in large and complex data (Nowell et al., 2017; King and Brooks, 2019). It further holds useful in interrogating hidden meanings manifested through ideas (Braun and Clarke, 2008). According to Kings and Horrocks (2010), themes are repetitive and unique features as depicted by research participants' perspectives and encounters that stand out in answering the research questions. As specified by Braun and Clarke (2008), the process of thematic analysis involves familiarizing oneself with the data by reading through the interview transcripts.

In addition to rereading the interview transcripts, I used Mauthner and Doucet's (1998) voice relational method of analysis, to listen to the audio recordings numerous times. The voice relational method of analysis is conducted by varied readings specifically, of the participants' interview transcripts and the interviewer's responses to the participants' responses, reading for the participants' perceptions and interpreting these perceptions (*boMake*'s perceptions of themselves and microfinance actors' perceptions of *boMake*) and reading for the relationships between *boMake* and microfinance actors in shaping microfinance. Thereafter, descriptive codes of interview transcripts were made (Guest et al., 2012), to reflect an interpretation of the participants' meanings of women empowerment and the operations of microfinance. Thematic analysis was further used for documentary analysis wherein extract and important themes were picked up and merged themes with participants' interviews (Ryan and Bernard, 2003). When deciding on relevant themes for documents,

comparisons were drawn between documents from different partners. For example, the mechanisms used to measure and determine *boMake*'s project progress, alongside picking up commonly used terms or phrases and omitted information from tables in reports (Ryan and Bernard, 2003).

Upon finishing the reading and coding process, a two-part thematic framework for both World Vision, its partners and women was developed. The following themes were derived from World Vision and its partners:

- Perceptions of *boMake* in society and the market economy
- Gendered agendas proposed by World Vision and its partners
- Forms of training undergone by *boMake* and the central messages
- Markers of success and victories of *boMake* becoming 'empowered'
- Nature of monitoring and evaluation assessments
- Outcomes and lessons from World Vision's interventions

In the second part of the analysis that focuses on women's responses to World Vision's microfinance, the following themes were further developed:

- Charting *boMake*'s security measures
- Changing and maintaining the rules of the game
- New aspirations with microfinance
- The potential for feminist self-transformation

Following the completion of the data analysis process, the abovementioned themes and subthemes were discussed in a two-part structure in chapter 4 and 5. The data analysis methods used are important for the study because they allowed me to demonstrate how constructions of women empowerment are translated and interpreted by different actors of development in Eswatini and the contradictory outcomes and subjectivities they produce in attempts to fulfil gendered agendas through microfinance.

In the subsequent section, I reflect on how my positionality influenced the research process, including the power relations between myself (as a researcher and woman of swazi descent) and participants.

3.7.7 Reflexivity: Whose truth?

If anyone would have asked me what feminism means to me as a young woman in Eswatini and how I picture women's freedom and empowerment in my country, before I embarked on this research and after the study. I would respond from this reflective stance:

> "I have often referred to myself as a liberal young woman from Swaziland (Eswatini) who thought living in a bubble was the best idea yet. My first encounter with feminism made me realise that African women endure so much suffering and the only viable option is for women to occupy male dominated industries and ensure that women are included and not exploited in the public and private spaces. For me, women empowerment means economic freedom from men, even if it means redefining intimate relations at household level. A bold and radical manifesto, but I stop to ask myself if I can make such demands, on every African woman's behalf? It dawned on me that surely, other women in the generations before me have attempted and continue to create their own personal bubbles that are often burst by the shackles of imperialism and patriarchy. Only for me to realize that I've been travelling with them in these bubbles. I've watched the generations of women who gave birth to me, my paternal grandmothers and cousins who are hawkers, maternal grandmothers in the migrant domestic care industry, deal with swindling economic turmoil, and forge resistance in their everyday lives- from overprizing the traditional attire for the white tourists at the Manzini market, realizing the tender to make weavers for European countries was a reap off. But meeting the product deadline anyway and realizing that constantly migrating to look for work as a domestic worker was a way of life, marriage as an escape, to name but a few. And all of them have led me to believe that I myself, am choosing to acknowledge their bubbles, where they assume different subjectivities (in as much as I thought some of the strategies perpetuate and accept patriarchy in the past) I am in no position to judge, because I am navigating mine." (T.S Dlamini, 'The feminist existential crisis' Journal Entry)

The above quote reflects my utopian version of a 'radical' feminism I envisioned for women in Eswatini, but during and after interviews I experienced 'moments of shock' (Burawoy, 1998) where I began to unravel what 'radical' meant for women in Eswatini. I realised that my version of a radical feminism could not speak for women

part of development interventions, where economic empowerment is rooted in negotiating their agency in patriarchy set ups. Growing up around women who have been in the informal economy prompted me to think about how they are perceived by global development entities. I became haunted by the terms and conditions they have been subjected to, and possibly agreed to suit her interests.

In light of the principles of reflexivity (Karp and Kendall, 1982: 250), I recognized my position of privilege as a 23 year old, young black woman from Eswatini, Gundvwini rural area, studying towards a masters' degree at the University of Pretoria. With these qualities, I am perceived as a product of the ideal vision of a girl child who has the potential to break the chains of poverty and contribute to household and national advances. I represented a mirror of their younger selves, a memory of a forgotten dream that they were fully reminded of now that I was before them. When interacting with women, who grew up either orphaned, little to no education under precarious conditions, it was important that I do not project my desires and accomplishments onto their realities and impose my definitions of women empowerment. I was thus, obliged to differentiate 'my truth' and 'theirs' in terms of what empowerment meant for me before I went to the field, which did not influence the transcripts' analysis, the important themes and the findings.

Conducting the study in the middle of pandemic, I was prompted to reflect using conversations and dialogues that were held within the newfound compressed lifeworld. These conversations sparked numerous revelations for the study, particularly on subject matters pertaining poverty and development, affect, women's relations in the household, and understanding women's agency. Most notably, on two occasions conversations were held between my sister (who has worked for an NGO). On the first occasion, I recited:

> "Having a sister who has worked as a social welfare development officer for an undisclosed NGO, the conversation starter is 'Poverty is a choice', she elaborates "I do not understand why national philanthropists decide to donate to the poor because that is why NGOs are interfering…These people lie and say they are poor when they are being taken care of by NGOs". I said to her, 'well could it not be so that everyone is trying to make the best out of the situation for their own personal gain, what is the issue if the poor are receiving 'more', could you stop to think that perhaps they need to fly with their helpless

image so they make ends meet, your ends and theirs are the same, plus the big players are manipulating the situation for their social responsibility portfolio and profits'. I did not blame her for going on technical mode…we came to a consensus that everyone should do what is best for themselves." (T.S Dlamini, Philanthropist Gone Rogue Journal Entry)

On another occasion, a conversation around women 'finding loopholes' to negotiate their agency in a patriarchal set up, was further recorded in the research journal:

> "Today is a monumental day for the rural woman in Eswatini. I asked my sister, if women can obtain economic power from men somehow, why do they stick around for further economic abuse? We got into heated arguments about heterosexual marriage as a security blanket, the rebel in me pumped with desired notions of how far women can soar in a world that I have never occupied a day in my life, was annoyed and perplexed. We finally got to the common ground that economic power can be obtained in finding the loopholes… On an intimate level, the model of the mother and son is a solid loophole in Eswatini (exemplified by the King and the Queen mother), even when the state and law sees women as secondary citizens, that loophole is ever wholesome and steady that no matter what economic shock can befall; solutions are prescribed, patriarchal development interventions can be swayed, the relationships that mothers have with their sons, husbands and the men in their lives can always be forged. Defeat seems abstract and women's rebellions are manifold in how we can take care of themselves in adversities." (T.S Dlamini, on Rural Women's Day Entry: Reflection Journal)

In the next session, the ethical considerations that were made in the study to ensure validity, the protection of participants from any possible harm are discussed.

3.8 Ethical considerations

Ethics play an important role in research, as such this section discusses the ethical issues in the study. Notably, ethics should manage any possible conflict, harm that may be encountered in the research process (Edwards & Mauthner, 2014). The ethical considerations section thus focuses on how confidentiality, consent, anonymity, justice and non-maleficence were maintained, whilst adopting 'care-based ethical system' or feminist ethics of care, to uphold feminist, communitarian values in their research (Ryan, 1995: 148). A feminist-based ethics is guided by moral principles that are applicable in contexts that share power relations (Sevenhuijsen, 1998).

3.8.1 Confidentiality

Confidentiality is one of the key foundations of an ethical research when humans are used as research subjects (Toy-Cronin, 2019). Part of protecting human participants is by honouring their privacy, which implies that the researcher is responsible for ensuring that the environment is conducive for them to speak on matters concerning their lives (Wiles et., al, 2011). Confidentiality comes in various forms, external and internal confidentiality. External confidentiality ensures that participants' identities are not exposed when the research is shared or disseminated, whilst internal confidentiality is the likelihood that participants will recognise each other when the research is in the public eye (Sieber and Tolich, 2015). Because the current study looks at the constructions of women's empowerment as defined by World Vision and its partners and *boMake*, the information shared by *boMake* was not distributed to World Vision and its partners, and information by *boMake* in other constituencies was not shared between groups. Groups' constituencies/ locations and their members were further coded with pseudonyms.

In research, anonymity requires that the researcher ensures that the identities of participants, their personal details are masked and remain anonymous at all costs (Burgess, 1985; Tunnell, 1998). Because this study looks at the constructions of women empowerment by World Vision and its beneficiaries, revealing the identities of group members who are within World Vision's system places them at risk of identification (a risk that was clearly explained to them during the informed consent process). Although, participants undersigned with their real identities, the participants were given pseudonyms, to protect their confidential information and identities as targets of World Vision's programmes (more especially when information that implicated World Vision and its partners was mentioned). To maintain respectability, pseudonyms included the status of *Make*, a title for married women in *siSwati* which means 'Mrs'. World Vision workers' titles are further anonymized to protect their identities and the NGO's reputation.

3.8.2 Consent

It was crucial that I inform participants about the purpose and uses of the study, so they can make an informed decision to voluntarily participate in the study or not (Laslett and Rapoport, 1975). To further ensure voluntary participation, each member of a group would be given a fair chance to participate or withdraw from the study during and after the interviews with or without reasoning. In negotiating access in an organisation, the relevant workers are informed about the research, but they also reserve the right to decline taking part in the research and as the research continues, the research will need to negotiate access and consent (Neyland, 2011). World Vision staff members acted based on the NGO's official approval of my identity as a researcher and the purposes of research, and access to World Vision's data. As previously mentioned, they provided a list of groups across their area programmes in respective constituencies, based on the said selection criteria to ensure that they would not be involved in controlling the research process and findings.

Because data were continually collected over a period of 12 months, access and consent to information was constantly negotiated with World Vision's managerial staff and World Vision's stakeholders to receive reports outside of the public domain and clarify information. The term negotiation refers to the subtle process of manipulating oneself into a position from which the necessary data can be collected (Atkinson and Hammersely, 2007:62). Throughout the research, I was assigned to a gatekeeper, in accessing the field, for assistance with resources and contacts needed. Before entering the field, a World Vision code of ethics was signed, to protect what the gatekeeper and the organization perceive to be vulnerable population (Miller and Bell, 2014). Gatekeepers in research are known to have the potential of stirring the direction of research to protect the organization's interests (Hammersely and Traianou, 2015). Because of this reason, I was obligated to constantly negotiate access, especially when seeking privy information.

3.8.3 Non-maleficence and Beneficence

The principle of autonomy is complemented by two principles, namely non-maleficence and beneficence, where the researcher must ensure that participants do not experience harm and the benefits of the study offset the potential harm that may befall participants (Murphy and Dingwall, 2011; Hammersley and Traianou, 2015).

The benefits of the study were found to exceed the harm on participants because most of *boMake* find solace in discussing issues surrounding their lives, provoking them to question gender issues within their society, thereby increasing self-awareness depending on their ideological stances (Patai, 1991). It is important to note that the harms or benefits of the study were also dependent on the participants' responses as opposed to the research objectives. Participants may have possibly experienced emotional harm, especially when discussing their childhood, missed opportunities, and unforeseen dreams due to socio-economic circumstances. After each interview session, group members were debriefed and referred to a counselling service toll free number for necessary emotional and mental health support. Because the study was handled with the care it deserves, some of *boMake* expressed that they found the sessions helpful and thought provoking because they reflected on their place in the world and engagement with structural entities and ideas.

3.8.4 Autonomy

The principles and choices of research participants were respected throughout the research process. From the moment the study was drawn, I have been open to ulterior motives and beliefs that were not fully agree with based on my positionality. As Hammersley (1992) posits, in determining research participants' truths in feminist methodologies, it is important to consider what constitutes emancipation. Autonomy in this study means respecting women's decisions and choices surrounding their lives and what they regard is best for them, thus acknowledging them as autonomous agents in relaying their truths. Therefore, I do not necessarily speak on their behalf but acted as a transporter of their truths, as they become possibilities of interpretation. Peculiar to the study, participants were given the right to define themselves persistently without judgement (Stanley and Wise, 1983). Notably, when analysing and discussing findings, there was no basis for choosing between the multiple and contradictory realities that *boMake* and World Vision are part of.

3.8.5 Justice

Justice is one of the important philosophical principle set forth by the Belmont report (1978), and mandates the researcher to treat participants equally, with outmost respect

and care (Preissle and Han, 2012). As a researcher, I ensured that participants were equally treated with respect, fairness and further ensured that they were no conflicts of interests by addressing the potential influences World Vision and its partners' interests had on the interviewing process of *boMake*. For instance, the interviews were conducted independently without bringing forward World Vision's interests and mandates and expecting them to be expressed by *boMake*. In the first round of interviews, when a specific topic of discussion was raised by group members which was relevant or irrelevant to the research, I ensured that they were treated as individuals with independent thoughts and important opinions. Through this lens, *boMake* are recognised as knowledge producers, who cultivate knowledge, accept or disregard forms of knowledge production.

Every research must duly observe and practice ethical principles, to protect participants and ensure ethical values in this study, I communicated and addressed principles with participants prior and after the interviewing process.

3.9 Conclusion

The following chapters present the key findings and the crucial themes emerging from ethnographic fieldwork with World Vision, its stakeholders and *boMake* who are beneficiaries of microfinance interventions. Chapter 4 begins by outlining Eswatini's governance structure, with reference to Foucault's notions of governmentality and moves on to unpack, using several themes, World Vision and its partners constructions of women empowerment based on its microfinance interventions.

Chapter 4: World Vision and partners' constructions of women empowerment

Microfinance has been built, destroyed, and reconfigured by neoliberalism and has continued to take women along with it in its death, resurrection, and mutation. Several studies point out that the mutating nature of microfinance is typical of an overarching neoliberal governing tool that sustains itself through existing and maturing ideologies centred on women and the market economy. It is thus an uneven and rapid give and take that occurs on and off the surface of the global development industry of poverty capital (Bernards, 2019; Roy, 2010; 2012; Bateman and Chang, 2012; Aitken, 2013). To understand the ideological underpinnings of World Vision and its partners' constructions of women's economic empowerment in microfinance, this chapter will begin by discussing Eswatini's governance structure. Based on Eswatini's governance structure, the chapter proceeds to an analytical discussion of the wider meanings of women empowerment that guides World Vision and other development actors in microfinance interventions. In so doing, the chapter interprets the processes and activities through which World Vision facilitates the expansion of poverty capital, with close reference to Foucault's notions of governmentality and empirical material on gender, governance, and development.

4.1 Eswatini's governance

Eswatini follows a decentralized governance system based on *Tinkundla. Tinkundlas* are local governments established in respective communities to facilitate the integrated development of *emaSwati* since 1973 (Sihlongonyane and Simelane, 2017). These local governments or community hubs are where monarchical authority is exerted and security measures are consolidated in the name of decentralizing power. The decentralization of power follows an uneven trajectory.

Firstly, the sovereign monarch appoints the advisory council, cabinet, senate and house of assembly, local governors, including community councils and chiefdoms who represent the monarch, acting to protect and legitimize its interests, by manipulating and conserving customary norms and values (Manyatsi and Singwane, 2019; Debly, 2014). As such, decentralization outlaws the formation of multiple political parties that may threaten the power of the reigning monarch, King Mswati III (Joubert et al., 2008).

Secondly, it bestows some power to *emaSwati* to actively participate in decision making where they elect members of parliament in chiefdoms to address pressing concerns around them and ensure that public services are delivered (Marrengane, 2021). The *Tinkundla* decentralized system of governance thus, by principle works, to conform to democratic values, hence it is a signatory to democratic regional and international conventions (Dlamini, 2013). However, the decentralized structure leaves minimal bargaining wins for citizens whose everyday life is defined by autocratic conditions. Hence, the majority of *emaSwati* live in abject poverty due to the unequal distribution of wealth, which benefits the monarch and its central administration (Mzizi, 2005a). The unequal distribution of wealth further manifests through rampant cases of land dispossession that are legitimised by Swazi National Land Act, which vests land acquisition power to the monarch. These dispossessions have occurred to drive wealth accumulation and privatisation as part of Eswatini's development, in the sugar and agriculture industry (Nxumalo, 2021; Simelane, 2015; Marrengane, 2021; Marrengane et al., 2021).

Parallel to its sister monarch, Lesotho's state apparatus, which Ferguson (1994) found works as an anti-politics machine, that depoliticizes meaningful social changes and the realities it brings, political power in Eswatini is structured to deny forms of popular political participation that pose a threat to its state apparatus (Mzizi, 2005b). On one hand, when political upheavals arise from exchanges of ideas, their effects are subsided using diverse security measures. Since 1973, there have been a series of pro-democracy unrests, which see civilians advocate for democratic reforms, which often leads to the use of force and mass killings to silence the pro-democracy movement and deny them of democratic reforms that they believe will save them from endless political and economic suffering (Hlandze, 2021; Mbuyisa and Mndebele, 2021; Mthembu, 2022).On that note, individuals in Eswatini continue to question the state of affairs as they relate to their political and economic lives, by confronting the juridical to make democratic concessions as existing in its liberal constitution with not much recourse, because challenging the authority of sovereign monarchy is a violation of the law itself (Shongwe, 2020; Dube and Nhlabatsi, 2016).

On the other hand, decentralized power relies on traditional, Christian, kinship, and customary values to direct the behaviour and actions of *emaSwati* (Golomski, 2017).

Because the inherent quality of neoliberal states is to damage and repair its political economy (Dean, 2002), Eswatini uses legal and policy instruments to encourage and discourage moral and political lifestyles. For instance, Eswatini has a strong accord for its council of churches, and traditional body of councils, which strengthen the morale of individuals with pious and traditional values and practices (Golomski, 2018). For example, the state criminalises abortion for women, and is said to stand with Christian values, as backed by The Eswatini Conference of Churches, Council of Eswatini Churches, and the League of African Churches, thus subjecting women to the full might of the law for contravening the right to life. And yet, the state continues to request for input from civil society who share differing views on the controversial subject (Mavundla, 2019; Mbuyisa, 2020; Phungwayo, 2022).

Eswatini's decentralized governance is integrated to the global neoliberal economy and has an obligation to prepare *emaSwati* for market-oriented self-governance to exhilarate global market flows. Several studies have shown that the state's integration with the neoliberal global economy began with Structural Adjustment Programmes (SAPs) that opened Eswatini's borders to international markets and made the national economy subservient to market rule and minimal state intervention. Over the years, this has resulted in low economic growth, high unemployment, income disparities, unfair labour practices and poor health care delivery, evidenced by soaring HIV/AIDs rates (Forrester and Laterza, 2016; Laterza, 2016; Hickel, 2012). These detrimental effects have pointed towards the need for individual behavioural change.

By decentralizing power, the state focuses on giving *emaSwati* permission to exercise freedom in the marketplace, with the expectation that they obey and endure austerity measures and economic fluctuations justified by experts from the World Bank and national economists' forecasts and statistics. This has required them to accept uncertainty and adjust their lifestyles and relations with the state accordingly (Dlamini et al., 2018). In these relations, there is a constant need for regulation between social and economic forces as they are encountered by *emaSwati* (Mazwi et al., 2022). A case in point is the implementation of neoliberal changes in the agriculture sector, which forced farmers to commercialise their produce (Nxumalo, 2021). They were driven to do so based on the cultural principle that is constantly used by the monarch that '*emaSwati* must work hard and use the soil, because agriculture is the bank of

emaSwati'. However, this has resulted in surging food shortages (Mhlanga-Ndlovu, 2022). Evidently, Eswatini uses cultural principles, practices, and moral ways of living to ensure an enduring self-governance amongst *emaSwati* that co-exists with market relations. On the development front, NGOs such as the one understudy, World Vision Eswatini and other engineers of microfinance ensure the co-dependent relationship between socialist and economic reforms in Eswatini by capacitating *emaSwati* for endurance.

In this section, I have argued that Eswatini's government fosters neoliberal governmentalities because it governs by using Swazi cultural values and customs, the parliamentary and judicial body, in conjunction with regional and global institutions' objectives and aims that it is answerable to. In the rest of the chapter, I will outline the crucial themes that demonstrate the integral role of World Vision and its partners in governing *boMake* as subjects of microfinance interventions. I will present and discuss the rationalities used by World Vision and development actors to inform and shape microfinance interventions that primarily intend to make *boMake* rational economic subjects, with or without their consent.

I will discuss specific gendered agendas that World Vision seeks to achieve, based on certain perceptions of *boMake* from society and the market economy, alongside the trainings and expected messages that *boMake* are expected to take along with them to achieve those agendas of microfinance interventions. I also discuss the markers of success and victories that label *boMake* as empowered, against the nature of monitoring and evaluation of interventions, and finally the outcomes and lessons that World Vision and its partners have derived from interventions.

4.2 Perceptions of *boMake* in society and the market economy

Significant studies have shown that women's empowerment is synonymous with development since the advent of neoliberalism, labelling women as suitable investments to eradicate poverty in the global South (Price, 2019; Roberts, 2012; Chant, 2012; Molyneux, 2008; Cornwall et al., 2008). The initial objective of this study is to examine the ideologies of women empowerment, and as such it is important to unpack the perceptions that inform World Vision's framing of *boMake* in its

microfinance interventions. To this end, World Vision uses its 'empowered world view' framework as a doctrine to inform women's savings for transformation groups (World Vision, 2017). Below are detailed explanations of the roots of empowered worldview framework from World Vision's personnel:

> "Empowered world view is asking "Who is X?, where is X living? What are the potentials that X has?" So it kind of opens one's mind to see that 'I can actually do more than this, more than…' You know they say poverty is a psychological problem more than a financial problem, you can give someone who is poor money but still that person becomes poor. But if you support the person psychologically, then while they get the little income with the right mind set then the person will be able to develop eventually. So that's the concept of the empowered world view, it is integrated into the S4T." (World Vision's Technical Expert)

> "If they have E50 today, tomorrow they will tell you they don't have money… we are moving from looking at people who we look at for physical poverty, we are saying everyone must be part of it." (World Vision's Project Officer)

> "In siswati, we say a woman and her child do not separate, because the father can leave you with the children and life will have to go on. So those beliefs are in line and they are more empowering to the women- that should anything happen she should be ready. In some cases, the husband is alive but he wakes up and looks for alcohol, what is being eaten at home? It's the woman's responsibility. It helps them anyways to face financial difficulties in the household." (World Vision's Project Officer)

These accounts reflect the racialized and gendered tropes, unearthed in a rich literature, that have defined black and brown women, and used as justifications for introducing development interventions that make them occupy paradoxical categories of helplessness and agency (Mohanty, 1988; Abu-Lughod, 2009; Wilson, 2011, 2013; Rammurthy and Wilson, 2013; Murphy, 2012). Amongst *emaSwati*, there is a common belief that a child and a woman are 'joined by the hip', hence investing in a woman is reliable because she demonstrates a never-ending altruism that seeks to provide for her children and herself efficiently. These findings suggest that World Vision perceives *boMake* as caregivers, who embody both pity and strength, and because they are image bearers of God, they have the potential to be productive, creative, and industrious enough to become drivers of prosperity for the household and economy (World Vision, 2019a). Therefore, World Vision assists the state in facilitating and manipulating

traditional and customary values that dictate that women must be inherently resilient, to overcome economic and social hardships in the neoliberal era (Bärnighausen et al., 2019; Myeni, 2020). Having discussed the perceptions that guide Eswatini's integration of women within the global market economy, the subsequent section examines as part of the study's objective, the radical transformations of World Vision's gendered agendas, that proposes to 'empower' women to become entrepreneurs.

4.3 Gendered agendas proposed by World Vision and partners

The follow up question becomes: how does World Vision foreground its empowered world view doctrine onto *boMake*? The results of the study suggest that World Vision's empowered world view produces gendered agendas that mould *boMake* into responsible entrepreneurs. World Vision's foremost gendered agenda is providing an alternative microfinance model that emphasizes saving and taking loans at communal level to start a business and use the income to cover household welfare needs and unexpected social crisis and emergencies (World Vision, 2019b). World Vision's personnel clarify the agenda behind the Savings for Transformation (S4T) community oriented model:

> "We call it Savings for Transformations, basically it says the purpose of saving is business oriented, so you are saving to start a business, it's not self-help oriented that you are saving to pay school fees or something. With this one you are saving to start an income generating activity then from the proceeds you pay school fees. That's what transformation does. Transformation is the orientation or the thinking behind the model… We are growing together as a group… so that's the economic empowerment more than the social part of it." (World Vision's Technical Expert)

> "It was made culturally appropriate because even the skits, dances and drama are used to send the message for starters, in the local language of siswati, and these women were also made to be able to save using the old merry go around scheme that even our great-grandmothers did." (World Vision's S4T Contributing Developer)

> "Then when they share- during the share out everyone gets equal shares- if someone happened to buy more shares than the rest. This model takes members and place them at a position where they are equal and they can help each other at an equal footing. For example, if

someone has passed away and was part of the group they would then die with the interests." (World Vision's Project Officer)

Similar communal oriented financial technologies of gender practiced in Mexico, Southern India and Bolivia are promoted as risk free, but are marked by principles of risk and responsibility incorporated in the market economy (Maclean, 2013; Roy, 2012; Elyachar, 2005). Fundamentally, the Savings for Transformation model, bestows risk and responsibility onto women by firstly driving past the values of communal sharing, giving and sacrificing, which are conveyed through swazi cultural dances, skits and stories (Gunnestad, 2006). This is further built by majority of *boMake*'s devotion to the Christian message to 'love your neighbours and help them when they are in need, with what you have' (Nyawo, 2020).

Savings for Transformation constitutes productive funds, including the *Sihlakalo* and Sustainability fund which both cover emergency and disaster crisis, and accident repairs and the Orphaned and Vulnerable Children (OVC) fund. These productive funds are reflective of a risky insurance channel, where *boMake* are culturally responsible to act as mobilizers of kin, unity, compassion, and moral support to expand and manage risk (Miles, 2001; Golomski, 2015). Therefore, the Christian and cultural values and practices, ingrained in *boMake*'s existing ways of living are revived to exert the neoliberal agenda of multiplying resources. These relations enforce an Eswatini state specific breed of neoliberal feminist self-governance.

Remaining in tune with the Swazi cultural notion of giving and receiving to multiply, World Vision uses a complementary gift economy. On its online store, there is the message "**Empower women entrepreneurs!** Your gift can help provide sewing machines, cloth, agricultural tools, business training and access to markets…**your gift multiplies 3X in value**" (World Vision, 2022a). Beside the message, there is a picture of a woman, wearing bright clothing, taken in colourful lighting, smiling brightly in a sewing room, carrying clothing material (World Vision, 2022a). World Vision's gift economy highlights the racialized positive imagery produced by the consuming experience of gift givers from the global North, where the consumer derives a fetish from seeing the poor woman engage in the smallest form of labour from what she loves, that is beneficial for the market to grow (Wilson, 2011; Baide, 2013). By doing

what she loves from whatever is given to her, *Make* in Eswatini, practices gratitude, a significant state oriented cultural and pious tool that is extensively used for and by *boMake* to create an uneven power dynamic between World Vision and *boMake*.

Furthermore, such affective relations between *boMake* and World Vision, have been shown in studies across South Asia to Africa to ensure the success of market relations by turning women into empowerment workers or volunteers. Women are made to participate in depoliticising the state apparatus by reminding them that they have a moral responsibility to safeguard violence, health and economic affairs (Madhok, 2014; Leatherman et al., 2012 Hernández et al., 2017; Scott et al., 2022; Tull, 2020). The study finds that World Vision appoints *boMake* as Rural Health Motivators (RHMs), through its Maternal, Newborn, Child Health, Nutrition and HIV/AIDs (MNeCHN) programme, to fulfil the neoliberal agenda of creating a healthy and productive population (Neupane et al., 2018; Lorenzetti et al., 2017; Smith, 2002; Rath et al., 2010; Saha, 2014). The MNeCHN programme collaborates with the Ministry of Health and in a state feminist governance agenda, to instil health seeking behaviour amongst the unmarried adolescent girl, married and unmarried woman towards antenatal treatment services. Promoting health seeking behaviour for women to accept antenatal treatment also reflects the racialised state ownership of women's physical reproductive system and its treatment (Chadwick, 2018; Weinbaum, 2019; Tamale, 2016), which is further sustained by the Swazi customary regulation that the womb of a woman in Eswatini is primarily owned by her husband and the state (Manson, 2008). Therefore, the dual nature of Eswatini's governance diminishes giving women ownership and treatment of their bodies (Bjertrup et al., 2021), and thus accept gendered agendas that seek to police the female body for neoliberal gain.

In complimenting the neoliberal drive to extract capital from women, the study finds that World Vision, in partnership with other engineers of microfinance implement cash transfers to ensure that *boMake* attend at least the minimum standard of clinic visits and make some interaction with the market, either as a registered or potential enterprise. By design, cash transfers allow people to either succeed or fail at fending for themselves, either way the neoliberal market is fed (Huxley, 2007; Hickey, 2010). As such, these results are consistent with studies that have shown that cash transfers

are gendered because they tap into women's everyday productive activities, and attach a criterion, alongside conditions for its use that spark more inequality (Fakier and Cock, 2009; Lavinas, 2013; Mitchell and Sparke, 2016; Cookson, 2016). For instance, *boMake* must prove that they have insufficient resources, registered for mobile money, use funds for clinic transportation and for purchasing nutritional essentials and have a registered business that either needs capital investment from a crisis or has the potential to thrive. Therefore, *boMake* are placed in a position to make sound financial choices, by 63ffice6363alizing their reproductive and productive activities ensure they make a lasting contribution to Eswatini's economic growth (Sahay and Cihak, 2018; Ndlangamandla, 2014; Brault, et al. 2021).

World Vision further believes violence against women and girls can be eradicated when women save and start businesses (World Vision, 2022b). A host of feminist governance studies have argued that development agents posit that women's economic freedom guarantees them intimate safety (Halley at al.,2006; Rottenberg, 2013; Roberts, 2015). As feminist activists, *boMake*, who form part of child protection committees, including RHMs are entrusted to be vigilant and report cases of sexual violence to law enforcements instead of the swazi method of slipping cases of violence 'under the rug' as *tibi tendlu* (family secrets). However, *boMake*'s efforts do not eradicate violence against women, as Eswatini's law enforcement methods and agencies are limited in their responses to gender based violence. These limitations are made possible by Eswatini's contradictory statutory tools, including the liberal Sexual and Domestic Violence (SODV) Act and the swazi customary law.

These laws place women at a subordinate position to hold the state accountable for its inherent patriarchal power by omitting the violence that women in Eswatini encounter in their everyday lives (Mavundla, et al., 2021) Such limitations on the state of affairs on violence against women comes as no surprise, as studies have repeatedly shown that neoliberal development perpetuates fearful sexual violence onto women by producing patriarchal conditioning, rules and values (MacKinnon, 2016; Gqola, 2021).The next section details the trainings and messages given to *boMake* by World Vision and its partners to ensure patriarchal conditioning, rules and values manifests up until market economy level.

4.4 Forms of training undergone by *boMake* and the central messages

World Vision advances patriarchal conditioning and value making by exposing women to business mentorship services, with the help of LULOTE and SEDCO in their Local Value Chain Development (LVCD) project. These business consultancy firms in Eswatini play a complimentary role in capacitating women on business skills, and market linkage facilitation. World Vision's technical expert details the process of training:

> "So, we pay them to provide mentoring services to the groups, if they don't have a business, they have the goal to establish a business. If they have a business, they have them to grow a business. And then they head to the markets, then it depends on the nature of their business, if they are doing vegetables we can direct them to NAMBOARD, if they are doing goats we have ministry of agriculture mostly, we have ESWADE… depending on the nature, for maize meal they have NMC… the only thing we provide for those [savings groups]in very rural communities that cannot save at the bank, with boxes... Then on the business we do provide start up kits, which is a kit that is enough for the business to start and go… For example, vegetables because they may have land or they have land given to them by the chief, we can fence land for them, provide them with a water irrigation system, a borehole, seedlings and a market…so the businesses level we give them access to markets through linkages. We also give them access to microfinance through Swazibank we pay the collateral for the farmer to easily access the loans through either Swazibank or EIDC…" (World Vision, Technical Expert)

Fundamentally, empowerment programmes offer infrastructural development and capacity building, but do not necessarily focus on giving women credit from the onset, make women prey for exploitative credit access in formal institutions. The idea of potentially exposing women to credit and entrepreneurship results in social indebtedness that acts as collateral (Spivak, 2000; Karim, L., 2011; Rankin 2004; Sharma and Parthasarthy, 2007). Therefore, with women in World Vision's microfinance interventions, collateral development begins with blending Swazi traditional values of honour and respect, that women stand to lose when they do not conduct themselves with World Vision's neoliberal transitionary plans.

Moreover, SEDCO (2020) reports that it identified 98 producer groups with the potential to supply formal market actors, and does not mention that they wind up taking both savings and producer groups to avoid early exit as an act of political compromise as revealed by SEDCO's business specialist:

> "It doesn't happen that way that we get producer groups, we get a mixture, you know when *bucopho* (the traditional advisors) campaigns, they come and say World Vision wants to help them and then everyone comes through, so its your producer groups, individuals, savings groups"

Acts of compromise in the delivery of interventions are commonplace in the global South (Li, 2007; Li, 1999). This act of compromise by World Vision and SEDCO reproduces Eswatini's political power that is inherently patriarchal in *Tinkhundla*, and brings a promise of happiness and change amongst women, as part of Eswatini's agreements with international gender conventions (Kunene, 2018). This is because women's participation in *Tinkhundla's* democratic elections stimulates the possible reality of women receiving democratic rights and witnessing gender equality when women's vote turnout is increased, and more women are involved in development for audit purposes (Sihlongonyane, 2004). As a result, women's concerns and needs are compromised, and Eswatini's political power is maintained. Reflecting on these realities produced by World Vision's microfinance interventions to work alongside neoliberal rationalities that recognize Eswatini decentralizing approach in attempting to produce entrepreneurial women, the next theme looks at how World Vision frames women's economic empowerment has been successfully achieved through its microfinance interventions, in the face of political compromises.

4.5 Markers of success and victories of *boMake* becoming 'empowered'

Studies have shown that microfinance interventions that wish to see women successfully own assets, establish businesses, and become middle class women that make market-oriented choices, produce gendered class relations (Olsen and Morgan 2010; Morgan and Olsen 2011; Karim, L., 2013). To these sentiments, this study finds that World Vision's agenda to place women on an entrepreneurial path produces class differences between *boMake*, where some have reportedly either disproportionately

established enterprises, struggled to own enterprises or do not have enterprises at all. Nevertheless, World Vision personnel and partners emphasis that in empowering her, she must not be worse off than before World Vision stepped into her life. SEDCO's business specialist sums up the markers of economically empowered women:

> "They are aware of their surroundings; they are aware of what determines demand and supply. The quality of life has improved, standard of living, improved products and service delivery has improved. Then you see their qualities, they attend leadership, financial management, problem solving, creativity, they also become visionaries. They also risk inclined now. Even the unsuccessful groups have an open mindedness, even towards learning and failure." (SEDCO's Business Specialist)

World Vision's personnel recount a series of success stories of women who joined savings groups and came out as reformed and empowered women:

> "Others tell us that there is a project they have started. Others say that even if I don't have a project, I built this little spaza shop and whatever they sell… In my house, I have put electricity… Some lady we were shocked, she used her savings to put electricity. She sells her spinach and gets money, then she sets aside money she will put in the savings group." (World Vision's Project Officer)

These class differences highlighted by SEDCO's Business Specialist and World Vision's Project Coordinator are significant in maintaining Eswatini's political economy that constantly reminds *boMake* to accept risk, without the guarantee that they will achieve upward social mobility that brings out the ideal empowered woman. Evidence supplied in SEDCO and LULOTE's reports suggests that market diversification is the least of women's problems because they are unable to meet the demands of their assigned market linkage. SEDCO (2020) reports that out of 98 producer groups who received business mentorship, 57 of the longest serving groups were assigned to formal markets, 40 producer groups are currently unable to supply markets due to lack of funding for proper water irrigation systems, with only 5 groups consistently meeting market demand (SEDCO, 2019).

With regards to accessing credit, out of 11 producer groups who approached microfinance institutions including Eswatini Bank, Regional Development Fund (RDF), 5 groups are still going through the appraisal process whilst the remaining 8

are yet to be completed or submitted for consideration (SEDCO, 2019).Therefore, World Vision assists the state in producing a freedom that allows *Make* to enter the market at her own risk, but know her place in not attempting to revolutionize the patriarchal nature of the market by getting more than they should from what the market provides within their means. This makes it difficult for *boMake* to penetrate the market fully and sufficiently cater for her needs.

Similarly, on World Vision Eswatini's website, a testimonial of a garden project group of *boMake* who are 'breaking the chains of poverty' shows an image of *Make* working in a garden with dedication and a smile on her face as she picks vegetables. The testimonial details *boMake* who struggled to take their children to school, tenaciously requested and granted solar electricity and a water irrigation system from World Vision, and now successfully supply their produce to NAMBOARD. The group shows gratitude to World Vision for helping them pay their children's fees (World Vision, 2022c). This highlights the affective indebtedness that women show in microfinance to sustain the relationship between themselves and NGOs (Schwittay, 2014; Hickel, 2014; Beck and Radhakrishnan, 2017; Karim, L., 2013; Ahmed, S., 2010).

World Vision follows the trajectory of Eswatini's governance, which involves itself in risky capitalist projects that often do not yield sustainable or realistic for target populations (Nhlengethwa et al., 2020; Mhlanga-Ndlovu, 2022). In response, *boMake* are expected to accept, and practice gratitude for what the state offers them. This coincides with the swazi idiom- *sibonga lokuncane, sibonge nalokukhulu* (we are grateful for the small and big things) (Matfunjwa, 2016), which becomes an expected response from women as they are bombarded with neoliberal interventions. The next section builds on the integral relationship between World Vision and *boMake* in its towards formulating and reformulating monitoring and evaluation assessments of programmes that shape and keep ideologies of women's empowerment relevant to changing market demands and logics of patriarchy.

4.6 Nature of monitoring and evaluation assessments

Moulding the poor into entrepreneurs requires involving them to participate in pre-defined monitoring and evaluating assessments that help programmers plan what is

appropriate for them, whilst the poor conform to new rules (Li, 2007; Bernards, 2019). World Vision's microfinance interventions' monitoring and reporting are conducted by Village Agents (VAs), RHMs and child protection committees. Reports on savings, maternal and child health monitoring and gender-based violence case monitoring and management are compiled and referred to relevant government entities. With respect to cash transfers, a post monitoring assessment is conducted on the accessibility and convenience and use of funds.

However, these quantitative assessments presented in levels of group performance, income, mortality, morbidity rates, gender based violence statistics, make *boMake* mere quantifiable yardsticks of empowerment, market acceleration and economic growth (Piedalue et al., 2020). These monitoring and evaluative techniques further work to serve the integration of Eswatini in the neoliberal economy in keeping up with changes and effectively modifying *boMake*'s embodied experiences with the market. For instance, the study found that the Centre of Financial Inclusion (CFI) is involved in the reregulation and re-engineering of the movement of poverty finance in Eswatini, to familiarise *boMake* with the market (whether their businesses are registered or not). These include closing the market gap by advancing plans to make *boMake* digital agents (Alliance for Financial Inclusion, 2022). The Centre of Financial Inclusion's Agent confirms:

> "When going towards a business, you have to look and see if the woman has access to a personal account. Because most SMEs use personal accounts, when you look at that you never know if they are running a business or not when you are trying to find out how many of them are accessing financial services and products, because you find that she has a business, but she is using her own account. These businesses have not even been registered; banks want to deal with people that are sort of have legal entity. Most of these businesses in rural areas are not even businesses, they are survivalist, the money is not even put in banks. But again, we move away from that because we see that there are now digital platforms, we are actually saying what digital platforms can be used to be accessible to people in rural areas, believing that if we use those digital platforms, people will then be now in the system in terms of their transactions, you can see how much so and so is getting and how much they are lending if we use those platforms." (Centre of Financial Inclusion Agent)

Therefore, women's embodied experiences (Young, 2002), further help the Eswatini state and World Vision to improve on interventions from what they have learnt from programmatic outcomes, to which I turn to.

4.7 Outcomes and lessons from World Vision's interventions

When attempting to investigate the reasons why World Vision's feminist governance agendas have not been achieved, World Vision and its partners shared the following sentiments:

> "So, when you are building capacity, your prayer is that 90% of those people will take this thing and run with it. But some people, will not do that... But I think it is not a lost cause, you gamble and say these are the people I have trained, if 55% or 60% are able to run a business, then it is better than having nothing. They go to the garden when you come and when you are gone they leave…But sometimes it is about …can we be brave, not reckless enough to stick to what we believe in, and be able to fail and learn from failure, and manage failure. Can we go into an intervention and say that this is a 50/50, we can pass or fail, there's a chance and if we fail, we admit and we have learnt from it and we have taken it to the next level." (World Vision's Junior Expert Official)

> "So, for my trainings I normally start and say if you were to get this training, how much would you pay for it? Or if you start working and you have to pay me back, are you prepared to do that? You see from the reaction of the crowd if they are interested or not, I have done that in Lesotho. And on the last day of the training, I ask them 'Do you still think you could give me the amount of money for the training I have just given you?' So, you challenge them like that and remind them that they are privileged to have someone who is training you for free, to have a scholarship." (World Vision's Junior Expert Official)

> "You need to see a certificate of marriage but what we see, is there's a girl living at so and so's house, she is now pregnant and going to the clinic, when she is asked her age it is found she is underage, and the father may be young or old... It continues to happen, one case or another, when you ask the child where the boyfriend is, and she does not answer because that is the father of her child, and yet SODV says you have to arrest the father of the child. In extreme cases, when you look at the child, she will borrow a certificate to get rid of proof of age because in their minds they are living well in their marriage homes. So, these are the social and belief issues that are there that are making the law difficult to enforce in these situations. Sometimes you come across a pregnant child, aged 14 going to the clinic and then you identify that this is a crime, but she did not report it." (World Vision's Senior Official)

"In most cases we find them late in their pregnancies because of self-stigma. Another thing is they hide it because of the way that adolescents are being treated..she can't go to the local facility because they are going to rebuke her, so the best thing for her is to hide the pregnancy whether with a belt or with something.. There is that stigma that you know our health care workers project, including RHMs, so the child knows that is '*Make* so and so' from that household that is going to rebuke me." (World Vision's Project Coordinator)

These statements highlight a couple of important findings for the study, for both understanding women's empowerment and the craftmanship of development discourse in Eswatini. Firstly, it highlights that development programmers' tendency to gamble with *boMake*'s potential, results in failed and contradictory outcomes, where majority do not become entrepreneurs. Hence stagnancy continues to be attributed to personal failure and lack of neoliberal self-discipline (Sawicki, 2013; Sanyal and Bhattacharya, 2017; Wilson 2015). World Vision's failure is justified by *boMake's* inability to scan the market for opportunities amidst structural constraints, that do not create conditions for entrepreneurial success. Secondly, World Vision's feminist governance on child marriage and teenage pregnancy fails, because World Vision overlooks structural constraints, including patriarchal violations of rape and economic deprivations that lead young Swazi women into early marriage and teenage pregnancy.

Moreover, studies on teenage pregnancy in Southern Africa highlight that the state reproduces dominant ideas of abnormality, shame, and deviance onto teenage mothers, and paints them as threats to the social order, which worsens their realities and leaves them with a burden of financial and social responsibility (Naidoo, et al., 2019; Macleod, 2011). Eswatini and its development partners, including World Vision and women, therefore reinstate these ideas and encourage women to live moral lifestyles where they take care of themselves, and stay away from the male gaze. These moral codes are passed through patriarchal Christian values and traditional values, which dictate that the girl child is ruined when she does not maintain sexual purity, whether it was consensual or not (Dlamini, 2021).

Evidently, the failure and thus the limit to govern *boMake* to produce an empowered woman who has businesses, free from intimate violence is neccesary for Eswatini's political economy to thrive. Because a depiction of women's empowerment that does not expose women to patriarchal violence would require systematic change that recognises *boMake* (including women in the rural areas and middle class women in urban areas):

> "I think one thing we need to note is that as we try and empower these women towards gender equality, also our systems need to be in support of them… I think it was easy for us to adopt these conventions because as a country we were pressured and our legislators just went in and signed, but in terms of practicality, that is still not… we are not seeing it. It is not just only vulnerable women that are feeling the pinch, even us, women that are in corporate, I think they are feeling the same pinch. So what does that require? A lot of advocacy from the civil society, for the government to get to the point that as a woman I have the right to make a decision that has to be supported by my husband, because I am an individual myself, if a woman can bake scones and comes with her E1000, why can't I be able to be in a position to open a bank account or even borrow money because I have a decent income, rather than for them to say I need a counter signature of my husband, when I am the one coming with my resources. So those are the things, even for land purposes, they always say you can buy land without your husband now, but everytime you go to these elders, you are being asked where is your husband, or where is your child, who is actually a male child." (World Vision's Project Coordinator)

To the contrary, World Vision's onset promises that *boMake* will acquire assets, businesses and become free from violence if they look out for each other and stay safe are mythical aspirations, what Berlant (2011) referred to as 'unforeseeable promise of a good life'. Instead, World Vision does not tackle the feminist political struggles that limit women's access to economic resources and safety, rather World Vision acts as a technical purveyor in ensuring the uneven trajectory of decentralizing power amongst *boMake*. These results support the idea that the main grain of development discourse seeks to unevenly position power, by expressing the importance of politics, but not creating the conditions for power to be openly distributed (Scoones, 2016; Li, 2017).

Surprisingly however, World Vision personnel and partners affirm that empowerment does not turn out to be as liberal as they promise women, giving scenarios they have encountered from groups:

> "And then there's those ones who have husbands working in South Africa, I have a baking group, I was telling you about their husbands, I don't know whether it is fortunate or unfortunate, the husbands aren't aware that their wives are not at home, and they are running businesses and not home full time. One of the husbands found out that his wife is not full timing at home, she is busy baking, so he stopped her, so it was a problem because who will look after the kids and if she stays away from home because you have to bake and sell, they call you and there's an order, you see? We tried to work on a schedule, but it didn't work out and she went back home to save... what happens is when these women start making their money, they don't tell their husbands, the husbands come home and find that they are eating beef, you see? And they say they loaned money from the neighbour, that is their form of empowerment, they are taking their kids to eat KFC at Nhlangano, they buy them clothes. I have one woman who was able to buy a car, not from, through savings, she had her own money saving up from the savings groups but through the producer group, she was able to get more to buy a car. And she took herself to driving school, and she never told the husband that this is how much I'm making, she just said she's been saving from the group, and even with what we are producing we get a little something. But as for telling him how much she gets per month from the saving group, no it doesn't happen. But empowerment is there in terms of enjoying their lives, that they are growing, and they are able to buy themselves a smart phone, they can Whatsapp and buy data." (SEDCO's Business Specialist)

These testimonials of a peculiar construction of women's empowerment that occurs on the ground, differently from the liberal business oriented construction, sheds light on the twilight of Eswatini's state power besides the reflection of dawn of *boMake*'s integral role in moulding, reproducing, and contesting Eswatini's political power through World Vision's microfinance interventions. I thus bring the contention that *boMake* in World Vision's programmatic structure, improve their lifestyles within their own vicinities, and practices of freedom. For instance, *boMake* buy resources that are not business oriented, and more self-help oriented. These are the vicinities that

World Vision taps into to improve interventions to govern better and create possibilities for women.

4.8 Conclusion

This chapter has argued that Eswatini's *tinkhundla* governance system merges with World Vision's agenda of self-governance to produce neoliberal rationalities that favour patriarchal and imperial domination. Foremost, these neoliberal rationalities take shape through Eswatini's government, where *emaSwati* are seen as active agents of decentralizing power, using gendered cultural tropes, practices, and moral ways of living. These gendered cultural tropes have become useful in pushing forward the neoliberal agenda, by placing women's empowerment through microfinance development projects at its centre.

Moreover, World Vision takes these gendered cultural tropes to develop microfinance interventions that allow for further capital accumulation in every neoliberal moment. World Vision thus capacitates *boMake* with entrepreneurial skills using the gendered and cultural tropes (emanating from Swazi tradition and Christian values) to first position *boMake* as inherently fit, and resilient enough to become risk based entrepreneurs, healthy mothers, and wives. However, *boMake* have to prove they are worthy of receiving service delivery assistance, commit to their collateral development and health, eradicating violence, and demonstrate their ability to make financially sound decisions whilst they attend to their everyday obligations. These dynamics set the trajectory for World Vision's microfinance interventions, resulting in overlooking the economic exploitative effects on women, where they do not achieve upward social mobility promised to them. As shown in the chapter, World Vision's microfinance interventions may produce a relative percentage of successful entrepreneurs, they do not receive sustainable economic and intimate safety, which makes the construction of an ideal entrepreneurial Swazi woman fragile and unstable. Secondly, giving *boMake* the responsibility of eradicating violence against women and children in the interface of contradictory liberal and conservative patriarchal judicial tools, is unforeseeable given the legitimization of violence in neoliberal patriarchal relations that foreground microfinance. These are the instabilities that World Vision in its governing capacity, require for Eswatini to remain relevant in the global market economy, by continuously

advancing regulation of the conduct of women and their bodies, as they relate to the market and the state.

However, these interventions result in contradictory outcomes which produce failure and opportunities to improve, embedded with acts of political compromise. These acts of political compromise result in World Vision changing its procedures and rules to accommodate political motives that uphold the *Tinkundla* electoral processes, whilst negating *boMake*'s concerns and needs. But the question is how these microfinance interventions persist and reinvent themselves, when they produce failed programmatic outcomes? Hence, the next chapter explores a detailed picture of how *boMake* are situated in power dynamics of development discourse in Eswatini, using subtle and anarchic forms of resistance to steer the direction of World Vision's neoliberal microfinance interventions.

Chapter 5: Constructions of women's empowerment among women in World Vision's interventions

The central aim of this study is to understand the power dynamics between World Vision as an agent of poverty capital in Eswatini, and *boMake* in microfinance interventions. Towards this end, this chapter discusses *boMake*'s side of the story of receiving World Vision's microfinance interventions. It argues that *boMake*'s ideologies of women empowerment pan out as subversive resistance, which shape World Vision's microfinance empowerment programmatic structure. This contention draws on several studies that have suggested that resisting neoliberalism and its uneven transformations makes it undefeated (Miller and Rose, 1990; Cruikshank, 1999; Rose, 1996; Brenner et al., 2010). This does not imply that resistance towards neoliberal market is necessarily overt and confrontational. Rather, resistance to neoliberal development interventions can be covert and non-confrontational, often appropriating, adapting, and evading neoliberal configurations. On that note, studies on gender, governance and development have revealed that resistance from women in microfinance interventions proceed through subversive modes of resistance (Macleod and Durrheim, 2002; Vintges, 2012).

Therefore, this chapter reveals that what would appear to be the 'oppositional' or 'subversive' side of the 'microfinance story' from *boMake* is part of the main story of creating microfinance. These creative resistance practices entail forging the subjectivities of motherhood and marriage that uphold both cultural and pious values of submission, gratitude, and patience, coupled with negotiation, to push forward their own agendas of attaining virtue, honour, and respect. These ongoing self-transformations place them in an active position to inform, embrace, subvert and deny the rules of the game on prevailing neoliberal constructions of women's empowerment. Subsequently, the chapter presents the complexities of *boMake*'s resistance to World Vision and its partners' neoliberal gendered agendas in several themes and subthemes that cover the acceptances of, compromises with, and refusals to the imperative of becoming entrepreneurs, and discusses the possibilities of a

redefinition of *boMake*'s agency as the 'rational economic woman' (Rankin, 2002) in the current neoliberal moment.

5.1 Charting *boMake*'s security measures

As previously discussed in chapter 4, Eswatini's decentralized governance structure enables diverse security measures that uphold patriarchal domination manifest in manipulating customary and legal values for neoliberal ends. Consequently, women in Eswatini face exploitation from traditional and legal authorities that extend to the household and the market economy. However, I find that *boMake* in World Vision's microfinance interventions manipulate patriarchal customary and legal values to create their own security measures that are rooted in affective relationships between themselves, their husbands, World Vision and the Eswatini state apparatus. In charting *boMake's* security measures, prospects for challenging the meanings of women's empowerment as proposed by World Vision and its partners are explored.

The premise of World Vision's savings for transformation programme is to facilitate *boMake's* collateral development so that they access microfinance and are transformed into entrepreneurial figures. However, as previously argued in chapter 4, World Vision depoliticises the systematic hindrances of neoliberal patriarchal rule that prevent women from experiencing economic and intimate freedom. Rather, World Vision prioritises liberal conceptions of women's empowerment as entrepreneurs who accept risk and evade intimate and economic violence. To those effects, this theme and its subthemes deal with women's responses to World Vision's will to empower *boMake* in microfinance interventions, that operate as a double edged sword to accept and deny ideologies of women's empowerment. The following sections will demonstrate that *boMake* carry a double edged sword with strategies of navigating everyday patriarchal conditioning, and relations with World Vision's empowerment programmes.

Before I discuss *boMake's* security measures, I begin by discussing their upbringings and the aspirations they had before the double edged sword took form and they would later pick it up to make relations with World Vision, where *boMake's* agency begins to give shape to ideas of women's empowerment.

5.1.1 Broken aspirations and choices

boMake have not been living in isolation. They had aspirations growing up as they encountered ideas and expectations on the kind of subjects they had to be. The ideal path was attending school and getting formal employment, either as nurses, lawyers, teachers, and law enforcement officers. However, with most of them coming from orphaned, single parent and estranged backgrounds, they faced material deprivations and could not complete their studies. As a result, they were often exposed to child labour and became victims of teenage pregnancy and child marriage:

> "It was my wish to continue with school in the first place I've always been someone who loves taking care of people, especially taking care of children. Then I thought, when I completed my education, I would be a nurse... Then I stayed at home, my uncle could not pay for my fees." (*Make* Masina, Group 1)

> "Then I ended in std 5 [seventh grade], then when I grew up I met a young man and he saw a young woman- later on we were blessed with a child. Then I stayed with my child, I continued and then his family married me, I was young…" (*Make* Dlamini, Group 1)

> "Time went by, I lived at home then I met a young man... He was the first person to buy me clothes from a shop… So he showed me the city, because I told him about my life… then you know I then fell pregnant, at home, my great uncle did not want to see me with the child in his home…Then the father of my child went to my family we are asking to take care of our child and take the child's mother with us" (*Make waAngel*, Group 1)

> "After some time, I had to work as a maid and a caretaker, washing people's clothes so I could survive. Us children, we had to work to get food so that everyone can eat… When the baby's mother was at work, I was also a child taking care of a baby... Then I grew up and got married." (*Make* Magwaza, Group 5)

> "I met a *thief*, and then conceived a child, then the father of the child and I separated. Because in my family we were very religious, my father was actually an evangelist apart from being a teacher. God did not forsake me even though I got a child outside of wedlock, then I met my husband Babe [Mr] Shongwe." (*Make* Shongwe, Group 4)

These revelations from *boMake* are foremost informed by Christian values of a woman's morality, which reflects the fact that much of *emaSwati* have been influenced by missionary invasion since the 17th century (Nyawo, 2004). Because of *boMake's*

embodied experiences of falling pregnant and getting married at a young age, these become the events that mark the end of the chances of a girl child securing a successful life. These choices have emerged as examples of what women empowerment *is not*, and what widespread women empowerment programmes in the global south have been called, to 'save' women from, by helping them become entrepreneurs from the choices they made to become young wives and mothers. Hence when meeting an insider-outsider, like myself, the conversation starter on their early aspirations shows that there is resentment but also an urge to fix themselves for those mistakes and choices that translate as sin in a Christian worldview, thus World Vision's women's empowerment programmes would allow them to do that.

Moreover, some women express that in the choices they made, contrary to the missionary emphasis on saving and rescuing women, they did not need saving (see Abu-Lughod, 2009, 2002). Instead, they view NGO interventions as a potential channel of strategic possibilities that could empower them in the present and the future. In moving forward, *boMake* challenge the ideal path of girl child who attends school and joins formal employment, because what remained important to them was the aspect of working for the self, with the works of their hands and talents as married women. Therefore, *boMake* have always aspired to work for themselves, a concept which has turned into a successful global emblematic towards achieving economic development:

> "I wanted to finish school and be self-employed with my own businesses, just like now I sell chicken dust. I do see what I dream of happening." (*Make* Ndlangamandla, Group 3)

> "I never thought about that [aspirations] because I looked at the way we were living as Swazis, growing food and keeping poultry." (*Make* Masimula, Group 3)

> "I did not really want to be a teacher or be in any formal profession, I wanted to do hand work my whole life. Even when I got accepted at SCOT for typing, I heard that there were interviews at the National Handicraft…I refused to work in an office from morning till late afternoon. I just knew that I would do handicraft work from the start, I just needed the education as a background." (*Make* Shongwe, Group 4)

> "There were no tough situations- money wise. I went to school, grade 1 to std. 5 then I went to high school, still with our parents living a

decent life. In form 5, I did not find a job because I did not do well in math, I did not like it so ah I gave up... Then I went to work at the factories, I worked for a while, then I found my husband, and here I am now married into this family." (*Make* Zwane, Group 2)

"I ended in Form 2, I wanted to be a lawyer …The lies were interesting and that's what I wanted. But I did not succeed, because I met my husband in the middle of form 2 then I left school. Otherwise, finances were available, and it wasn't that I fell pregnant." (*Make* Gija, Group 5)

boMake come from different walks of life – both poor working class and middle class backgrounds – and grew up with different interests and desires. Some genuinely enjoyed school and others were deliberate about getting married and getting into self-employment, whilst others were compelled to the institution due to material dispossessions. These choices therefore expose class relations between women that produce divergent constructions of women's empowerment (Roberts, 2015; Basu, 2015; Dalla Costa and James, 2017; Radhakrishnan, 2018). Evidently, *boMake*'s complex life choices have been enabled and constrained by power relations, that are not always justified by force and coercion, but a willingness to compromise, with a clear understanding of what they are gaining and letting go of in the process (Roy, 2017; Li, 1999).

What *boMake* gain and let go of when confronted with market demands in their differences, is found in the security measures they cultivate to avoid material and social dispossession using the reciprocal relationship with World Vision as a governing machine. *boMake* expressed that the most common security measure, after marriage is the birth of a son, which symbolises the closure of the kraal (*kuvala sibaya)*, and the closure of a swazi woman's reproductive system. Interestingly, on World Vision's end *kuvala sibaya* marks the beginning of a trajectory to extract both productive and reproductive resources from women because they believe they are at their most vulnerable and pushed towards entrepreneurship. For instance, the following accounts by *Make* Masina and *Make* Gija, exemplify the interchangeable strategic tactics used to reclaim possession of economic and social assets in cases where they were faced with dispossession, such as forcibly closing the kraal and the son acting as a strategic resource for accumulating wealth and social status:

"So I was living with my father and actually he denied paternity, he only accepted paternity of me when he was sick and when my bridal price was paid. Even when I got married by lobola, he took the cattle and sold them on the street, because I was not his daughter ... When he sold the cattle, *ngahamba ngayovala sibaya* [I closed the kraal] So that no one was able to sell them all, so I can also use them for the lobola officiation event." (*Make* Masina, Group 1)

"The house that I live in now was requested by *khonta* [land application] by my son. Now everything is mine at the Shabangu household. Now I've become both a man and a woman because my son comes to me and asks what we will do next as a project then I have to make decisions." (*Make* Gija, Group 5)

These stories on how women have interacted with men in their lives in bids to secure themselves gives an indication of the willingness to establish a counteractive relationship with an external patriarchal figure. To limit their subjectivity to the full might of paternalistic laws and practices, they opt to obtain chances of freedom in accessing physical and social assets. World Vision approaches women with the intent to empower them with decision making powers in the household that come from accumulating savings. Thus, when making savings with World Vision she expects to cement her role in the marital homestead, because when she has physical assets she can acquire land, and when she has a son, her decision making power becomes more effective. In turn, World Vision positions its interventions to bring women physical assets and yet these physical assets are only obtained through the social assets that they are more Intentional about for honour events such as the lobola officiation than using them to apply for microfinance loans.

The next section discusses how *boMake*'s livelihood strategies and cultural practices change and maintain the rules of the game of microfinance, where *boMake* actively inform World Vision's microfinance trajectory and engage with neoliberal patriarchal woes.

5.2 Changing and maintaining the rules of the game

In the previous chapter, I noted that Eswatini follows Christian values to govern the souls and existence of *emaSwati*. The common Christian belief that the 'word of God is living and active as a double-edged sword that consumes what it touches and penetrates between soul and spirit, discerning the reflections and thoughts of the heart'

(Hebrews, 4:12) lays true for *boMake* on two accounts. Eswatini's double edged sword governs *boMake* to become entrepreneurial subjects, this process involves *boMake* bearing their souls, affect, and limited resources for the upliftment of Eswatini's economy. Second, it is a double edged sword that presents the convergence and divergence of ideas on women's empowerment to fulfil both neoliberal ends and women's ends.

Furthermore, consistent with studies that show that the will to empower works as a double edged sword that can be either accepted or denied by women (Cruikshank, 1999: Sharma, 2008), I find that *boMake* in World Vision's interventions change and maintain the rules of the game of poverty finance (that pries on the movement of women's livelihood strategies for profit accumulation), as they deem fit. As extensively discussed in the literature, the accumulation of poverty capital foremost comes from women's social networks, the time and energy invested on social productive and reproductive labour that appreciates in value (Roy, 2010; Collier, 2007; Federici and Linebaugh, 2018). Indeed, I find that World Vision's savings for transformations groups were created by women themselves as livelihood practices that encapsulate their everyday interactions with each other. The *tinhlangano* common had since provided a common platform for unity, solace, and economic exchange for petty commodities such as sugar, and salt, and the selling of petty goods such as baked goods where *boMake* have always manufactured these elements as constitutive to their empowerment:

> "That is why we feel as though we have created a community for ourselves as women ever since we joined as young wives until now. We were well taken care of, and found other old women who took care of us…. But whatever money you make you can buy sugar and children can drink tea and eat sour porridge." (*Make* Dlamini, Group 1)

These are the elements that have thus formed the basis for World Vision's microfinance interventions, and Eswatini's decentralized governance as engrained in the existing and shared gendered view that *boMake* must always do something with her hands, and not sit down, hence entrepreneurship at any scale has always been significant for *boMake*. World Vision thus co-creates the aspect of individual entrepreneurship as a central site of microfinance. However, World Vision did not

wholly accept *tinhlangano's* elements because it does not require loan interest repayments but works as an autonomous savings pool for the purpose of distributing funds and or buying collective groceries at the end of the agreed cycle. But it took the group savings and distributive element and applied interest rates. However, it was found that some groups continued to uphold the formal central tenets of the *tinhlangano* common, whilst applying neoliberal standards:

> "We usually say do not look at the amount contributed by someone else, contribute money that you will be able to contribute. So that you do not find yourself in debt. That is what we encourage, even when you put 20 cents, the other woman could have contributed E50. You do not look at the one who has contributed more." (*Make* Mlotsha, Group 1)

> "Because you see in the past we would sit and volunteer someone to spite them, but you find that person talks too much. Then World Vision taught us that when we select someone, you look at the person's character and see if it would happen that money would get lost in that person's hands. Secondly, we would be careless, I would just contribute money to any individual, so that person would have a lot of responsibilities, to be a secretary, count the money and record. Then World Vision taught us that there should be a committee- a chairperson, a treasurer, and a secretary. Before there was no order, we would literally assign anyone with no clear roles. Before you would record the wrong amounts of money and forget who contributed what, there was no bookkeeping system and that led to lies." (*Make* Vilakati, Group 5)

These cases demonstrate that women in the savings groups are content with their differences because they accept that they will make varied contributions every month, as opposed to the unrealistic standard that World Vision advocates them to work towards 'placing them at an equal footing'. Groups however, welcome the order that comes with S4T model because it helps them organise themselves better to produce whatever returns they can make. In these senses, women expose World Vision's depoliticising function and how this depoliticization is clearly oblivious to their struggle to make ends meet–- a reality that contradicts the neoliberal rules that World Vision sets out to instil in women's daily operations.

Because of *boMake's* adamance to abide to consistent savings, that World Vision's official reported as an unwavering problem. World Vision winds up encouraging *boMake* to contribute what they have instead of contributing nothing at all, because

what is important for World Vision and microfinance in general, to be successful, is money flowing and exchanging hands at the barest minimum level towards poverty alleviation and capital accumulation centred on women (Roy, 2010, 2012). On that note, World Vision further attempted to fix the unwavering problem of inconsistent savings by introducing the shares approach, which is still like *tinhlangano's* feature of waiting for greater returns at the end of the savings cycle. Women share the following sentiments on the 'improved' shares approach:

> "I prefer the shares, they just require you to be patient and understand that the returns will be great if you buy all the shares every week" (*Make* Tfwala Senior, Group 2)

> "Then if the other person, business is going good for them and no one is buying on credit, they can buy better shares. We find it's working out for us. All savings groups now are into shares, at the end when we share out based on how much you have worked for. But before when we were sharing, it would be equal and we'd encourage each other to borrow so there would be more money. Now you share based on what you contributed, still we borrow each other money and then with the surplus we see what we do." (*Make* Malindzisa, Group 3)

Evidently, *boMake* are trying to avoid debt and to maintain the core message of empowerment as saving to help each other grow and fulfil person specific interests. As extensive literature has shown, debt has long defined women's relationship with microfinance in parts of the global South (Zanotelli, 2014; Hossain, 2013), hence *boMake* reported that they have not accumulated economic debt when borrowing each other. What remains interesting is that the neoliberal value of individualism is a value that *boMake* are willing to accept because they realise that they are not the same, in terms of interests and backgrounds but they can strategize as a group, where the behavioural conduct of patience becomes useful to avoid accumulative debt, risk and responsibility.

Moreover, some *boMake* avoid debt by prioritising savings for immediate consumption purposes, which goes against S4T's initial aim to sway women towards business investment. Women justify that they decided to redirect their savings towards immediate consumption rather than enterprise nor sustainable ends, simply because

they cannot afford to both cover basic needs and start-up capital for business investment:

> "Our savings, rather what we saved, what we accumulated we would then try to invest it somewhere. But in the country that we live in, we couldn't, we took the money and purchased a bag of mealie meal. Now it is raining, we will farm, but we will then take the money and buy that bag of mealie meal, because we can't do what? Multiply it or invest it." (*Make* Masina, Group 1)
>
> "I will explain Simama to you- although we do not have it here in our group. But it is a savings pocket by WV, we contribute whatever amount- shillings, or cents. The purpose of the Simama pocket is to help group members who have been struggling to make ends meet, we help her rise up, but we do that already anyways" (*Make* Masina, Group 1).

Make Masina's focus on immediate consumption for a bag of mealie meal, an urgent basic need, rather than using her money for possible entrepreneurial ventures, highlights that the intent to empower women towards business mindedness is not always attainable. Thus, what is supposedly meant to empower them becomes more of a survivalist response, which resists and challenges market entry. However, because microfinance interventions thrive of poor women's engagement in everyday productive and reproductive activities to circulate capital (Huxley, 2007; Hickey, 2010), *Make* Masina's subversive decision to purchase mealie meal and disregard the *Simama*, sustainability fund, has shaped World Vision's idea of conditional cash transfer programme to give women money for immediate consumption. Clearly, *Make* Masina and other beneficiaries are intentional about their relationship with the market which helps World Vision to adjust their empowerment programmes accordingly.

The findings in this section suggest that *boMake* change and maintain the rules of the game of poverty finance, and this is made possible by their ability to discern and reflect on what works and what does not towards moulding them into entrepreneurial figures using livelihood practices and cultural tropes. It has shown that *boMake* are aware of the consumption exploitation, that is integral for the survival of poverty finance. However, *boMake* shape microfinance interventions by intentionally making inconsistent savings and using savings for immediate consumption. Therefore, World Vision simply catches up to *boMake's* strategies, as untapped avenues, as they become

more integrated with the neoliberal global economy and amends its regulations. In the next section, I detail the silent and self-evident compromises that *boMake* draw on to create both economic and social opportunities that determine their conduct and counter conduct towards World Vision's interventions.

5.2.1 Silent and loud settlements

Many studies have shown that microfinance NGOs normally use notions of shame and honour to track loan repayments, which often leads to widespread suicides (Karim, 2008; Engel et al., 2019; Sharma et al., 2007). My findings suggest that because *boMake* know the importance of shame and honour in cementing their personhoods as married women, and ensuring that they do not lose the security they have worked hard to maintain, if one of them is overdue for loan repayment, they keep it between themselves without reporting loan repayment delays to World Vision to prevent social and physical death:

> "If the loan is too much, we then say try to add money and at least try for E300 to add to the amount owed. We don't go around telling people that so and so is owing money and not bringing it, no. It becomes our secret because as women, we have to be united because tomorrow it might happen to you." (*Make* Mlotsha, Group 1)

> "We once heard that there was a woman who was owing her group money and the group went to her homestead and found her husband there and he was surprised to hear of such. That causes shame and dishonour to the home" (*Make* Tfwala Senior, Group 2)

This consequently creates social indebtedness to communities and World Vision because World Vision is guaranteed that *boMake* will always pay back somehow, through encounters of shame from her marital homestead. If one of *boMake* do not pay back loans potential conflict arises. *boMake* go out and ask for the money at the debtor's homestead, if the debt is too large, they come to an agreement on how to settle it monthly basis. However, if she fails to commit to the period, *boMake* issue out *bucopho* (community advisors) to the debtor's marital homestead to claim the funds with the aim of a peaceful resolve rather than arresting her.

When they have gained the respect from both World Vision and communities, *boMake* prominently tweak the client based relationship that is supposed to be foregrounded by trust, by refusing to register their home based businesses, to avoid exploitative market demands and restrictions (Olsen and Morgan, 2010; Chant and Brickell, 2013; Sholkamy, 2010; Phillips; 2015). The unwillingness to register home based businesses and sign up for SME accounts qualifies as counter-conducts to World Vision and the Center of Financial Inclusion's agenda to steer *boMake* towards financial inclusion and complete market entry, hence they mark *boMake* as lacking in agency:

> "Where I have opened my eyes I heard you speak about the market, we've tried selling at the market place in Manzini, trying shrub/ flowers made out of grass and palm trees. Then we were taught to make Vaseline and floor polish, shoe polish, sta soft… what else…and liquid soap you see. But we buy from each other then we take loans from each other, then profit does not yield." (*Make* Masina, Group 1)

However, *boMake* settle for limiting the market of their produce to themselves, in the same way that the state and the market limits interventions that should help them duly succeed at entering the market in the first place and achieving economic autonomy. In seeing boMake as unagentic and unresponsive to market integration, World Vision sees both failure and opportunity as it has introduced digital advances to enclose women within the market from their home businesses as forthcoming digital agents, based on these settlements:

> "I survive with my sewing business, I join savings groups, I don't expect anything from them, I make my own money. How I learnt how to sew, I met a lady around the area who said she wants to teach me and other women how to sew for a certain fee. Then I used my late husband's money, then I travelled to Nelspruit and bought the sewing machine, people order from me in this area. God gave me that talent. "(*Make* Gija, Group 5)

What is common between these women is that they want to be successful with their talents and take care of their children without the profit motive in mind. The lack of profit motive amongst *boMake* is the outcome World Vision and development agents tap into to accumulate profit at the expense of *boMake's* desires and altruism.

Therefore, to answer the question of whether *boMake's* participation in World Vision's savings for transformation model addresses the economic opportunities and constraints, these findings suggest that their participation breeds ground for both opportunities and constraints but does not do so in an implicit, systematic fashion to not completely overthrow neoliberal market rule, but to re-engineer microfinance interventions using implicit resistant strategies. The next section of findings explores the transformative places where *boMake* stand in the binary of voice and silence (Motsemme, 2004) to mobilising ideologies of women's empowerment that continue to inform expert knowledge on feminist self-governance, whilst reconstituting themselves for neoliberal gain too.

5.3 New aspirations with microfinance

The difference between *boMake's* lives before and after encountering World Vision exposes *boMake's* past and newfound aspirations in the project of self-governance. *boMake's* self-governance is rooted in swazi cultural values, beliefs and their experiences with market ethos. This theme unpacks *boMake's* newfound aspirations with World Vision's gendered agendas with engineers of microfinance. Given the second chance to 'redeem' themselves from past mistakes in the neoliberal project of self-governance, the common governing instruction '*hloma Ngwan*e' which means 'make your prominent input to serve yourself, others and the Swazi nation' is relevant for *boMake*. By working as Village Agents (VAs), Rural Health Motivators (RHMs), WASH coordinators and child protection committee, they heed the call to making themselves useful to World Vision's neoliberal gendered agendas. Studies have shown that using women as development workers for the success of NGOs has both subjected them to precarious conditions and afforded them a rebirth of the self (see Roy, 2019). World Vision's microfinance interventions such as the MneCHN programme, has allowed *boMake* to more than just take their power back as most advocates of women's empowerment would say, but to situate themselves within power to ascertain longevity in the health programme. For instance, *Make* Masina shared that her and her group brought development to themselves, as they are now able to access health service delivery, and thus accept the responsibility of taking care of themselves and those

around them. In accepting the responsibility of producing productive *emaSwati*, the success of World Vision's health programmes is dependent on *boMake's* acceptance of treatment and when they show up, they are rewarded:

> "I wanted to be a nurse…I have always wanted to take care of people because of the life that I saw…I got the job I've always wanted when World Vision came to me and made me a volunteer and I started working for the community and children, what they call sponsorships. Then I started working for WASH, to build toilets and making sure people wash their hands. As we are sitting here, I told the women to put the masks on. The brain and my instincts tell me to nurse people, it is just that I did not get the qualification." (*Make* Goje, Group 4)

> "What World Vision helped me with is when I requested a mobile clinic, then we established that, so people can take their pills since they cannot travel the distance to fetch their pills. Because you cannot skip your pill intake. World Vision really helped me with that mission. We got together and executed the mission." (*Make* Masina, Group 1)

> "As VAs we are very much involved because there's a little something that World Vision gives us so that we are able to work. Because if my saving groups are inactive, I do not get much from WV, so I must make sure that the groups are active and running." (*Make* Tfwala Senior, Group 2)

> "You know, we are grateful for this, I am even the women's *Indvuna* (community leader). The women here have entrusted me in the community with this role. And they saw it fit that they choose me to be *Indvuna* (a community leader) Even though I came here at a young age, I am now their leader because they taught me with grace. This is because what they were teaching me, I did diligently in the community." (*Make* Dlamini, Group 2)

These findings suggest that *boMake* are actively involved in a give and take relationship with World Vision's and partners of microfinance, where they gain new aspirations. These include occupying traditional male positions such as *Indvuna* of the community and care work as health coordinators. As *boMake* give shape to World Vision's feminist self-governing projects, they reflect the moral and ethical codes that *boMake* follow in navigating their everyday lives and interactions with development actors. The following section gives more details on the integral role that *boMake* play in the production of feminist governance in World Vision's microfinance interventions and introduces the moral and ethical codes that *boMake* reflect on, in World Vision's

programming, particularly with issues around, sexual violence, institutionalised violence in swazi customary and civil laws on marriage.

5.3.1 Mirrored projections of women's failed aspirations onto feminist governance

My findings indicate that there are intergenerational gaps between *boMake* in savings groups and adolescent girls that World Vision does not address, with respect to the root of economic empowerment- financial freedom that comes without violence and precarity. As previous studies have emphasised, women empowerment programmes do not guarantee complete ownership of assets let alone bodies (Garikipati, 2008; Mayoux, 2002a; Rankin, 2002). Majority of *boMake* posit that education can possibly bring financial freedom because their children or themselves will be in an upgraded position to inform development discourse, and thus programmes. A case in point is when World Vision invests in the education of *boMake's* children, they extend gratitude which comes to inform the promise of decent work and income that development discourse has continuously spread against evident and persisting structural constraints (Scoones, 2016; Chant, 2016; Moeller, 2014; Schwittay, 2014):

> "WV has helped me, there was a child of mine that was taken from me by Bantwana[2] – World Vision is still Bantwana right who is at Mzimpofu school- *others agree*. These savings have helped me buy food for the child- the food she is eating is not enough… Now that we are sharing here, in my heart I wish that- even though I don't have a machine, but atleast I can buy material so she can continue with her learning." (*Make* Masina, Group 1).

> "I need to try buy that orphan child that shoe when I see that they are worn out, because I know that someday that child can help me in the future." (*Make* Mlotsha, Group 1)

> "I make sure that they [children] go to school, I don't want them to end up like me and then they blame me. I want them to blame themselves because I would have tried everything in my power." (*Make* Phungwayo, Group 6)

[2] Bantwana Initiative is an NGO that partnered with World Vision to help women and girls with skills development and alleviating sexual and reproductive health issues.

With respect to perceiving economic empowerment as freedom from violence, *boMake* strongly project and shape World Vision's gendered agendas on gender based violence based on their embodied experiences. Because majority of *boMake* entered their marriages due to material constraints, they are pleased to act as agents of change for past mistakes. These, however, are revelations that do not work for them nor the desired women they could have aspired to be and their daughters at present because of *institutionalis*ation o*f violence in marriage and in the development space* (Roy, 2007), hence agents of feminist governance like *Make* Masina stress the importance of eradicating institutionalised violence*:*

> "We have children here who are abused sexually and otherwise, disabled children are sexually abused because they cannot speak for themselves and cannot go to school. These men do not care- when these children are abused sexually. Please also let them know about these children as well." (*Make* Masina, Group 1)

> "But in all honesty, I have not experienced happiness in my marriage…Sometimes, you have to go hungry so that he can eat and the children. You cannot show that you have not eaten." (*Make* Dlamini, Group 1)

> *Make* Sarah (Group 1): But no, here are these women, we found them suffering, we are also suffering, they will give birth to other women who are suffering. Endless suffering, until when? What will set us free?

> *Make* Dlamini (Group 1): Death

> *Make* Sarah (Group 1): Because the root of all our problems we are discussing, is money.

The connection between marriage and violence (Basu, 2015) has implications for the meanings of empowerment, where *boMake* are confronting the law to shape women's experiences with marriage, because the law, both swazi customs and civil laws on marriage, operate on exploitative terms. Hence *boMake* draw on their exploitation nature towards challenging gender based violence, by realising that they could potentially reconstruct ideas on women's empowerment in the unfolding interventions by taking girl children to school, which is what World Vision currently deems the best strategy for eliminating violence against women, whilst pushing along poverty finance. The following section dwells deeper into the transformed individuals *boMake*

have become as they travel with projected ideologies of empowerment that are not liberal.

5.4 The potential for feminist self-transformation

Foucauldian feminist ethics are a reminder that women's agency can be broadened to reflect ways of being that may be contrary to the liberal and progressive ideals of eliminating patriarchy (Mahmood, 2005; Oksala, 2005). The study finds that *boMake* channel ideologies of women's empowerment in microfinance using negotiation as a cultural tool, known as *kukhulunyiswana*, which calls for negotiating and bargaining over resources and the acceptance of World Vision's programming. Negotiation is engraved in Swazi culture and uplifted on a democratic front through *tinkhundla*, to deal with conflicts in chiefdoms and communities, and for *boMake* it acts as a self-transformation tool in microfinance, hence it produces uneven realities amongst them.

boMake are neither submissive nor autonomous in managing violence with their husbands and World Vision. Because World Vision governs their bodies and monetary spending, *boMake* constantly negotiate access to funds and resources 'gifts' from World Vision to create more space to further govern themselves. They thus negotiate based on pious values, where they accept that they must assume a submissive role, as dictated by the word of God, therefore they do not wish to be the independent women that World Vision wishes them to become. Rather, they desire to be strategic in the notion of independence, where they can also use cultural tropes to adjust to neoliberal changes that inform World Vision's microfinance interventions of feminist self-governance. The term subordinance, for them translates to 'some' power, thus women should assume a fluid identity:

> "From my side as a mother, I use Christian values but in your marital household there are some traditions that they use as a family, and yet I am from another household that takes serious Christian values and then I am expected to do something for my marital family that we do not do at my maiden family- I can't say no because I am now in my marital household. Then you know between you and God that you did that because you had no choice, it is the situation that you are in. Because if you were to disagree most of the time, you are destroying your household… Swazi culture has the good and bad side of it, but with Christianity there is one message...Christianity makes the heart gentler." (*Make* Zwane, Group 2)

> "Even if it was given/ directed to you, you have to ask for them [financial assets]. We are Swazis, we use respect." (*Make* Sarah, Group 1)

Thus, my findings suggest that contradictory and subjectivities are sought, from negotiating with these entities using pious and cultural values, alongside neoliberal values as individuals, mothers, and wives in microfinance. For instance, as individuals they use savings to purchase personal goods and withhold information on businesses from their husbands and World Vision.

> "I don't tell my husband about the exact amount of my savings because I was working for myself." (*Make* Khumalo, Group 3)

> "Yes I do have assets in the house that I bought with my money that make them mine such as pots, from the money I got from shares." (*Make* Tfwala Senior, Group 2)

> "I buy my personal needs and toiletries for myself and my children. When I got married, it was a difficult transition because I got married when I was young, I didn't know anything, I told myself that I would see ahead." (*Make* Sihlabela, Group 3)

> "But what I think he will not fight me with is having a chicken business, broiler egg business. And even the sewing business. He won't touch my business because he does have in mind that businesses have certificates so he will be afraid with that. I will even arrest him." (*Make* Shiselweni, Group 6)

> "In our generation, we see women in the parliament, things are changing... when it comes to money and employment there can be equality but in the household it's very difficult, there are longstanding rules here. For example, a woman who is highly paid than a man, she must still respect her husband and she knows that he is above her at all times, she does not use the fact that she has more money to bring him down. She does not disrupt his position as the head of the household, she brings herself down. She should not flaunt her money in the household, she must work with him to establish how they can use funds." (*Make* Zwane, Group 2)

Based on the contradictory subjectivities that women portray in their relationship with World Vision as a governing machine, it is no surprise that when they are asked about their perceptions of an ideal empowered, they reflect on multiple constructions of an ideal empowered woman. These multiple constructions of an empowered woman share a commonality in accomplishing asset accumulation through a patriarchal figure.

Therefore, *boMake* juxtapose the quest for asset accumulation with World Vision's governmental role to breed an abstract definition of freedom towards neoliberal ends:

> "We see others with their cars, then other have big houses and usually those have husbands who passed when they were young like Gcinile, then Gcinile hustles with her business to a point where she has a big house. Then there's one where someone else does her groceries, and it's something, it's not the same as yesterday you see." (*Make* Vilakati, Group 5)

> "She has material things, she has her own business and in the community she works with them, and gets to a point where she helps the nation. " (*Make* Shongwe, Group 4)

> "Because the law says the man is the head of the household and the bible says that too and if we were to wait for the law we will wait for a very long time so you and your husband have to be in agreement – 50/50 and not involve anyone else." (*Make* Vilakati, Group 5)

This section of findings has argued that for *boMake*, neoliberal rationalities cannot be exclusively controlled by Eswatini law, because at the core of neoliberal self-governance is their ability to sway the direction of interventions within the law, using their beliefs, values, and experiences. *boMake* thus address freedom by becoming who they wish to become under the limits of their circumstances that do not presuppose freedom but helps them cultivate practices of freedom, where they relate to themselves. Overcoming patriarchy has never been part of *boMake's* overt plan, but more of a covert agenda that manifests in their everyday interactions, and especially with their interactions with World Vision and engineers of microfinance, that they have become engineers themselves. *boMake* would rather work with what they know, to reform and readjust, in relation to the order of things- that might be subject to change in development hence they would rather build on existing security measures engulfed by logics of patriarchy.

5.5 Conclusion

Beneath the surface, there are subversive forms of resistance, that bring out changes and new possibilities for *boMake* and microfinance engineers in Eswatini. These findings demonstrate that the anxiety of a loss of the true essence of feminism that aims to totally remove capitalist advances and accumulation, is not expressed by

boMake, the women of World Vision's microfinance interventions. But women have expressed anxieties over a loss of sense of belonging, and self-actualization ideas that revolve around honour, and exercising agency over feminist governance. This is demonstrated by their ability to adjust to their lifestyles from economic fluctuations, these adjustments thus set the tone for the persistence of World Vision's feminist self-governance microfinance interventions.

Anxiety over a sense of security thus becomes the breeding ground for *boMake* and World Vision to search for avenues to maintain and grow security on either side. However, World Vision uses remedial means to ensure that neoliberal Eswatini political elites, including the monarch, traditional councils, the league of churches and international bodies to strengthen Eswatini's security, which exacerbates class differences amongst women. On the other hand, *boMake* in self-help groups, who come from different backgrounds, aspirations and made choices under the confines of patriarchy (as opposed to the monolithic poor woman without agency), which sees them working with their hands and talents. They create ways of being encapsulated by their identities as mothers and wives who follow Christian and cultural morals and ethics, which allow them to encounter and inform neoliberal changes in microfinance. They do this by saving on their own terms, these include using funds to accumulate household assets and honour events that are co-signed by their sons.

When *boMake* work within feminist self-governance projects, as VAs, RHMs and child protection agents, they produce countering ideas of empowerment that allow microfinance to control their bodies relatively on their terms of accepting treatment and engaging the law on gender-based violence. Evidently, *boMake* do not experience the construction of rational entrepreneurial women who are independent of financial and intimate abuse. Rather they are *boMake* from uneven realities, who sit under the *Mkhiwa* tree every month, and rationalise on their interests for honorary status to find their place in the world, safeguard assets and welcome change.

Chapter 6: Conclusion and recommendations

6.1 Introduction

Studies have emphasized the significance of analysing patriarchal domination through the everyday lenses of women's lived experiences as they relate to its power (Young, 2002; Macleod and Durrheim, 2002; Vintges, 2012). Based on Foucauldian feminist theoretical underpinnings, the purpose of the study was to analyse the interface between World Vision and women's ideologies of women's empowerment in microfinance interventions and the possibility of resistance. As a result, the study's two part analysis found that World Vision plays a governing role and produces neoliberal governing rationalities that constructs *boMake* as possible rational economic women to consolidate Eswatini's integration with the global market economy. Whilst *boMake* construct themselves as women of honour and virtue who manipulate Christian moral values and swazi customary rules to navigate their everyday lives, practices, and interactions with development actors. This study has articulated a feminist articulation of how *boMake* are positioned and position themselves in World Vision's microfinance interventions.

In examining the implications of the constructions of women's economic empowerment created by World Vision's microfinance interventions on *boMake*'s agency in Eswatini, this chapter begins by presenting a summary of the key findings in relation to studies discussed in the literature review, secondly it discusses the limitations of the study, and gives recommendations for development practice and future feminist governance research.

6.2 Key findings

Studies have criticised microfinance as a suitable approach to women's economic empowerment in Southern Africa and the global South at large (McNeilly, 2008; Botlhale, 2017; Okurut et al., 2014). However, the intention of this study was not to find the impact of microfinance on women, but to develop a critique of microfinance based on the gendered ideologies developed by both World Vision and the women it targets in Eswatini. Foremost, the study finds that Eswatini's political economy is

structured to bring an uneven trajectory of power where *boMake* in World Vision's microfinance interventions are working to repair, maintain and shape its integration into the neoliberal global economy, using ideologies of women's empowerment. Effectively, the study demonstrates that at the core of World Vision's programmatic structure lies the relational power dynamics between World Vision and women in shaping microfinance using ideologies of women's economic empowerment. Firstly, World Vision chooses its savings for transformations model as an alternative model of microfinance that pushes its agenda of accumulating capital centred on encouraging women to set up savings for the purpose of entrepreneurship, which they later use for self-help purposes.

However, these savings groups are used as a channel to make women accept risk and responsibility as they move towards acquiring loans and financial security. Secondly, it carries feminist self-governance projects, where World Vision and its partners share the mandates of child protection, eradication of violence against women and children, and promoting an HIV/AIDs-free healthy *emaSwati*. These gendered mandates, are however, rooted in colonial discourses of perpetually wanting to fix women in the global south for the greater good of the people and the economy (Wilson, 2011; Smith, S.C., 2002; Scott et al., 2022; Lorenzetti et al., 2017), which results in the persistence of violence that is required for the neoliberal project engrained in the patriarchal logic of dominating women economically, physically and intimately (Rath et al., 2010; Saha, 2014). However, on the ground, the study finds that women, as *boMake* have engaged with World Vision's microfinance's rules and regulation through acceptances, refusals and compromises that counter World Vision and its partners' proposed meanings of women's empowerment, and yet shape its unstable and uneven trajectory.

On the path to entrepreneurship, some women end up in failing contractual relationships with World Vision's partners, where they face restraints in accessing funding, loans where some of the obtaining a market, or discontinue production. This has exposed class differences amongst *boMak*e, from before and after they entered World Vision's programmatic structure, they had different backgrounds and aspirations, and gained new aspirations that reflect on the opportunities that World

Vision affords women, yielding inconsistent results with their interactions with the maket that maintain neoliberal rule, where political elites flourish and *boMake's* realities adversely entrenched. In terms of *boMake's* acceptances, refusals and acceptances, *boMake* accept World Vision's savings for transformation as a platform for them to continue with the *tinhlangano* common, applying their rules of the sharing approach, which have gone to inform the 'shares' microfinance intervention. Some of *boMake* have refused to use their savings for business investments, but for immediate consumption and honour events, seconded by their sons such as the *lobola* officiation event to manage anxiety over a sense of belonging and possible dispossession.

With regards to gender based violence, *boMake* were found to accept and reject the promise of being free from intimate violence having attained economic autonomy, by engaging with the law and having mirrored projections and anxieties on the violence they face in the institutionalisation of marriage (Basu, 2015), by playing an active role in ensuring that younger generations of women avoid inevitable risk from violence and attain some form of economic security whether it is through education, enhancing social status based on culture, and entrepreneurship. Therefore, *boMake* are neither subservient nor autonomous selves, to neoliberal market rule, that makes possible minimum state intervention by World Vision, where they produce class based divergent constructions of women's empowerment (Dalla Costa and James, 2017; Radhakrishnan, 2018; Roberts, 2015). Hence World Vision personnel and partners reveal intent for 'liberal' constructions of women's empowerment do not come to pass, as contradictory outcomes of failure to legitimatise feminist political struggles emerge from *boMake's* contradictory subjectivities are strategized. The failure and contradictory outcomes of World Vision's interventions works to produce mutated empowerment programmes that further enhance poverty capital, the drive towards digitizing women's everyday interactions is a recent case in point.

Drawing on these results, *boMake* in World Vision's programmes are indeed the artists that shape development of its programmes, on a pre-existing and work in progress canvas. In producing the feminist self (Roy, 2022), *boMake* construct women's empowerment as communal mothering, upholders of pious and ever changing traditional and customary values who negotiate everyday resistance practices to the exploitative presence of neoliberal development interventions. Postcolonial Marxist

feminists have often argued for a need to separate commons produced by women and neoliberal inventions of the common (Caffentzis and Federici, 2014; Federici and Linebaugh, 2019). However, this study has shown that *boMake* have successfully merged the common and neoliberal financial technology found in the savings for transformation model, where communal mothering persists. Indeed, *boMake* operate on a subliminal level to the atrocious effects of patriarchy, and that sublime conduct is taken by World Vision and its partners towards development interventions that are subliminal themselves to the atrocities and vagaries of patriarchy in Eswatini that persist unabatedly.

Beyond communal mothering, World Vision's Savings for Transformation model has had both a positive and negative impact on communities in their respective groups. On a positive note, approved projects benefit the community at large, for example *boMake* built a community milling for everyone to use. Children have adapted the saving culture, instead of expecting *boMake* to bring money into the household, thus relieving them of economic burdens. Maintaining this culture from a tender age fosters market preparedness whether they pursue entrepreneurship, or other talents and interests using funds. However, on a negative note, men in communities are reluctant to join savings groups and remain in decision making councils. It has been reported that more men are intimidated by the economic opportunities that microfinance continuously affords *boMake*, which is a cause for concern for domestic violence and femicide.

6.3 Study limitations

Because the study takes an ethnographic approach, which involves interviews and field day visits and attending training sessions, however because it was set during COVID-19 times, training sessions in communities were suspended indefinitely, which could have allowed in-depth observations in the interactions between women and the training facilitators. Nonetheless, this did not limit the study from reaching its aims of objectives towards retrieving constructions on the limits of governance on women, as the main story both sides of the story was given by World Vision personnel, its partners and women. Using a sizeable, purposive sample allows for detailed and rich data (Tongco, 2007), however, purposive samples do not permit for generalised findings. Nonetheless, this study did not wish to generalise the possible practices of freedom

experienced by World Vision's self-help groups apply to all women of Eswatini but sought to foremost explore the agency that women in World Vision's microfinance interventions possess towards challenging ideas of women empowerment that reflect in interventions. Because the interviews were conducted in groups. By conducting interviews with self-help groups in *siSwati*, it is possible that the meaning making process of women's empowerment was tainted during translation. However, to account for this limitation, siSwati interviews were transcribed in Siswati and a Siswati literary specialist translated them to English. They were further translated to Siswati to ensure validity.

Additionally, it would have further been interesting to find out whether the projections of women's empowerment as reflected by World Vision and women are received by younger women, and adolescents in general, who are increasingly the centre of attention for development, as they are setting their trajectory in the world and essentially development discourse. However, this was not within the study's scope and did not limit its conclusions.

6.4 Recommendations

In exploring the possibilities of a redefinition of a rational economic woman, this study has intrigued questions around the future of feminism in development for Eswatini and elsewhere in the global South. Since this study has shown that engineers of microfinance are informed and shaped by *boMake's* ideologies of women empowerment in Eswatini, it implores development practitioners need to reform advocacy tools to appeal to the realities, desires, and interests of women in Eswatini. At policy level, gender policies and protocols need to clearly outline women's struggles, needs, and interests without ambiguity because as the study has shown legal and policy instruments tend to be widely ambiguous which leaves little room for women to contest both the law (civil and customary laws) and protocols. With that said, development practitioners need to improve the transparency of monitoring and evaluation protocols, in terms of employing women to work in gender and governance development programmes not on precarious terms, but on decent work basis. Gender policies must urgently incorporate frameworks or instruments of development that go beyond a feminist ethics of care that evidently show a reciprocal relationship between

women, NGOs and the Eswatini state, that takes centre stage, feminist class based political struggles as they occur in different neoliberal moments, that must drive towards officially implementing structures that make women first class citizens, and allow women to have more room to manoeuvre towards economic autonomy.

Moreover, gender governance empowerment programmes need to close the gap on the requirements and unrealistic criteria for women to receive cash assistance and sponsorships, because either way women are inherently shaping programmes, so might as well involve them in the totality of the market economy, but reduce the cost and thus risk failures, that they must pay on an economic front. These findings on how women in World Vision's microfinance interventions are used for ensuring that *emaSwati*, especially children and women, are free from violence and the outcome as amplified violence, and the significant role for creating healthy *emaSwati*, reflects the struggle of women to regain body autonomy. Henceforth, the lack of body autonomy and the Eswatini's state's possession of it, acts on violence such as SODV must be amended to place NGOs in the direction of working for the course of women's empowerment, need to create more space for innovative practices in their programming and advocacy against violence against women and economic abuse. Essentially, legislators and development practitioners need to widen the ethical codes and morals that speak to women's realities, so they can adequately inform gender policies and programmes to address economic insecurity and poverty.

Therefore, these recommendations point towards an affective justice that feminists should aspire to place at the centre in locating the different subversive strategies that women develop erupt between NGOs and themselves. These subversive ways are rooted in moral and ethical values, which call for an affective justice that needs to begin in the feminist community onto the governance and development, where An affective justice prioritizes subjects' different moral virtues through everyday practices take centre stage to continuously inform embodied experiences beyond conscious raising in creating community with co-existing feminist selves, with consensual negotiation terms for a distribution of resources and citizenship.   Henceforth, development policy makers need to revaluate ethical codes and regulations that work to exploit women in the name of saving them but turn to rather receive them than wait

to save them in reductionist approaches. This study has pointed towards need to reflect on the sustainability of World Vision's model of microfinance and similar models across Africa. At the heart of sustainability in neoliberal Africa is the give and take relationship between the state and the people of Africa. For the co-dependent relationship to remain sustainable without inflicting more harm onto the people it aims to benefit, shared responsibility in deploying microfinance interventions is needed. between agents of development This model of microfinance is sustainable insofar as the aspect of trainings and capacity building is concerned to ensure that dominant actors of development assist in accumulating profit and enhancing livelihoods. Training boMake and young women on approaching market risks so they can make informed decisions for businesses, and a focus on vocational skills development is important and must persist for an inclusive economy. Therefore, women must be continuously placed at the level of programme design to determine a sustainable trajectory direction of microfinance interventions.

Secondly, the mixed approach of using capacity development accompanied by cash transfers is sustainable because it encourages target populations to pursue their interests, but these cash transfers must be used in normative conditions as opposed to disasters. However, microfinance models in Africa such as the 'girl effect' are sustainable only if they disregard the burden of proof for helplessness (which breeds discrimination) and allow young women to decide for themselves which direction they want to take in their careers, especially because they will be accumulating capital elsewhere. Thirdly, the integrated programmes across such as the maternal and violence against women initiatives found in East Africa and Southern Africa, are sustainable to ensure that women access healthcare whilst becoming more aware of abusive settings. However, they would be more sustainable if men are continuously engaged.

Moreover, World Vision's model of microfinance is unsustainable insofar as it funds unrealistic 'sustainable' projects such as creating farms without proper irrigation schemes. Thus, realistic business and community funding that undertakes a thorough environmental assessment, that involves holding a dialogue with community members for effective gambling over the poor's potential.

Feminists need to rethink what a feminist community looks like, without depending on the notion of appropriation of feminist ideals because this sets the feminist project even further back into life worlds of women that no longer exists or mythical aspirations, when the only concrete struggle that exists, is to tackle patriarchy as it mutates with women. It must allow for the potentialities of feminist self-transformation that can occur within the multiple ends that neoliberal development seeks. This study recommends that future gender and development research refrain from focusing on the impact/evidence based studies of empowerment, which stir static and ill-defined definitions of women empowerment that take from western feminist constructions of feminism, and towards methodologies that focus on women as multiple, rather than monolithic subjects, that operate with and/or against governance structures. There needs to be continued research efforts on feminist politics as taking place as the history of the present rather than the past, and that further recognises the element of women's truths that are actively being defined and redefined. Perhaps it would be important for future research to rethink of the 'right to work' strategy that mainstream feminists have embraced in the pursuit of bringing women economic autonomy.

In mapping out the conversation of welfare politics from a gendered perspective, the study has shown that when you give *boMake* a fish (handouts), and entrepreneurial skills, they eat the fish and use the entrepreneurial skills to negotiate for more fish from microfinance engineers in the here and now, and therefore do not intend to bring sustainability in their circumstances. This means that 'sustainable' interventions need to be redefined on the bases provided by *boMake* that requires bringing balanced outputs in *bring* more cash assistance, and skills for adequate service delivery, as a fundamental ethical and moral human right.

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Appendices

Appendix A: Table 3.1 Demographics of participants (women's self-help groups)

Group[i]	Pseudonym	Title	Marital Status	Education	Trainings[3]	Production	Employment history
Group 1	Make Masina	Village Agent	Married	Primary level	S4T[4], Microprojects Rural health programme, Lulote	None	None
	Make Mlotsha	Member	Married	Secondary level	S4T Microprojects	None	None
	Make Dlamini	Member	Married	Primary level	S4T Microprojects	None	None
	Make waAngel	Treasurer	Married	Primary level	S4T Bantwana Initiative	None	Caretaker
	Make Sacolo	Member	Married	Primary level	S4T	None	None
Group 2	Make Tfwala Senior	Member	Married	Primary level	S4T LULOTE	Individual producer	None

[3] These are trainings provided by World Vision and their respective previous and current stakeholders including LULOTE Business Management Extension Programme, Small Enterprises Development Company, (SEDCO), National Handicraft, Bantwana Initiative, The Co-operative College of Swaziland (CODEC) Microprojects, Ministry of health, commerce etc.
[4] Savings for Transformation training

	Make Tfwala Junior	Member	Married	Primary level	S4T LULOTE	Individual producer	Shop assistant
	Make Zwane	Village Agent	Married	Secondary level	S4T MicroprojectsLULOTE	Hawker and street vendor	Factory worker
Group 3	Gogo Mamba	Member	Widow	None	S4T	None	Hawker
	Make Malindzisa	Village Agent	Widow	Incomplete Secondary level	S4T	Hawker	None
	Make Baartjies	Member	Married	Secondary level	S4T	Salon Owner	Seamstress Shop assistant
	Make Dladla	Treasurer	Married	Incomplete secondary level	S4T	Hawker	Merchant
	Make Ndlangamandla	Member	Married	Primary level	S4T	Street vendor	None
	Make Sihlabela	Member	Married	Incomplete secondary level	S4T	Small scale farmer	Shop assistant
	Make Khumalo	Secretary	Married	Incomplete secondary level	S4T	Small scale farmer	None
	Make Cele	Member	Married	Secondary level	S4T	Hotel housekeeper	None

	Make Zikalala	Member	Married	Secondary level	S4T	Home based business	None
	Make Masimula	Member	Married	None	S4T	Small scale farmer	None
Group 4	Make Shongwe	Village Agent	Widow	Tertiary level	S4T LULOTE	Farmer, handicraft and home based food processing	Secretary
	Make Goje	Secretary volunteer	Married	Incomplete Tertiary level	S4T Lulote Microprojects	Farmer	None
	Make Sithole	Member	Divorcee	Tertiary level	S4T LULOTE Microprojects	Farmer	Nurse
	Make Jele	Secretary	Married	Incomplete primary level	S4T LULOTE	Poultry farmer	None
	Make Vilakati	Village Agent	Married	Secondary level	S4T	Airtime vendor	None
Group 5	Make Gija	Member	Widow	Incomplete secondary level	S4T	Seamstress	Hawker
	Make Magwaza	Member	Married	Incomplete primary level	S4T	Hand weaver	Domestic worker

Group 6	Make Mbatha	Village agent	Widow	Incomplete secondary level	Savings for transformation, World Vision investment	Seamstress	Hotel worker
	Make Shiselweni	Secretary	Married	Incomplete secondary level	S4T World Vision & CODEC collaboration	Seamstress	Waitress Factory worker
	Make Phungwayo	Member	Married	Primary level	S4T World Vision & CODEC	Seamstress	Domestic worker

Appendix B: Table 3.2 Demographics of World Vision personnel and stakeholders

Affiliation	Pseudo Position
World Vision	Project Officer
World Vision	Junior Expert Official
World Vision	Project Coordinator
World Vision	Technical Expert
World Vision	Development Officer
Former World Vision employee	Contributing developer of Savings for transformation model
World Vision	Senior Official
Small enterprises Development Company (SEDCO)	Business Specialist

LULOTE Business Management Extension Programme	Junior Officer
Eswatini Bank	Junior clerks
Centre of Financial Inclusion	Agent

Appendix C: Letter of permission to World Vision

Faculty of Humanities
Department of Sociology

Professor Alf Gunvald Nilsen
Department of Sociology
University of Pretoria
alf.nilsen@up.ac.za

21 July 2020

Dear Sir/ Madam

Re: Official request for permission for research activities for Ms Thandwa Dlamini (u16206496)

The Department of Sociology at the University of Pretoria requests permission for Masters Candidate (Gender Studies) Ms. Thandwa Dlamini, to conduct research activities at your organisation. These research activities are going to be used for her study entitled 'Constructions of women's economic empowerment through microfinance indevelopment discourse: A case study of World Vision's Women's Self Help Group programme in Eswatini'.

The study aims to investigate the perceptions of Swazi women's economic empowerment using micro- savings, particularly the Savings for Transformation Group initiative under World Vision Livelihoods. The study choses to interview women who are part of the savings groups on their overall experiences as members, in terms of providing them with economic opportunities and their reflections on Swazi women's economic empowerment. It also requires information from World Vision development facilitators and World Vision employees involved in the planning and implementation processes of the programme. Therefore, the research activities entail providing access to firstly, a list of beneficiaries from Manzini constituencies to contact for possible interviews. Secondly, interviewing development facilitators and personnel including partnerships (Eswatini Bank, Lulote, SEDCO, National Handicraft Centre etc)that are involved in the Savings for Transformation initiative. Lastly, access to any possible documentation pertinent to the programme that could provide useful information for the study.

In light of the coronavirus pandemic, any contact during these research activities will heed to COVID-19 safetyguidelines and precautions, in maintaining social distancing, practicing hygiene and sanitation.

Your co-operation will be appreciated.

Yours Sincerely,

Room 4-1.7, Level 4, Building
University of Pretoria, Private Bag X20
Hatfield 0028, South Africa

Appendix C: World Vision's Approval Letter

World Vision

Swaziland

P.O. Box 2870, Mbabane H100
Ning Group Office Park
649 Somhlolo Road, Swaziland

Tel. (+268) 2404 1102/6/9
Fax. (+268) 2404 1125

www.wvi.org

16th September 2020

Professor Alf Gunvald Nilsen

Department of Sociology

University of Pretoria

Alf.Nilsen@up.ac.za

Dear Professor Nilsen

We acknowledge receipt of the letter requesting for a permission for Miss Thandwa Dlamini to conduct her academic research at World Vision Eswatini. The organization is grateful for the interest that Thandwa has shown in the organization and a permission is granted for her to use World Vision Eswatini data to conduct her research.

She, however, will have to adhere to research ethics standards such data confidentiality, privacy, informed consent and seek approval for the use of the findings other than academic purposes only. Ms. Dlamini will be expected to sign a World Vision code of conduct and child and adult safe guarding form before meeting with the community and share a copy of her research report.

Yours Faithfully,

Francis Dube
Country Program Director
World Vision Eswatini

Appendix D: World Vision Development Facilitators' Informed Letter of Consent

Faculty of Humanities
Department of Sociology

Dear Development Facilitator,

I humbly request you to participate in a study I am currently doing for a Masters degree in Gender Studies at the University Of Pretoria. If you agree to participate in the study, I request your permission to audio record the interview. This is required to accurately capture the information you provide. I will then proceed to transcribe the audio recording for the study purposes stipulated below.

Title of the study: Constructions of women's economic empowerment through microfinance in development discourse: A case study of World Vision's Women's Self Help Group programme in Eswatini.

Purpose of the research: This study aims to look at the meanings of Swazi women's economic empowerment, as communicated by the World Vision's Savings for Transformation programme and Swazi women who are beneficiaries of the programme. This study is interested in finding out how economic empowerment is understood by World Vision and what economic empowerment means for Swazi women, based on their experiences with their respective groups and their wider social and economic activities.

Agreeing to participate means you will be asked: To discuss in your capacity as a development facilitator of the Savings for Transformation Groups, information regarding the programme's formation and objectives, its planning

and implementation processes. Moreover, you will be asked to discuss your overall experiences in facilitating the savings groups, your relationship with group members and your perceptions of the programme in accordance with its set objectives.

Appendix E: World Vision's Development Facilitators' Informed Consent Form

Faculty of Humanities
Department of Sociology

Title of the study: Constructions of women's economic empowerment through microfinance in development discourse: A case study of World Vision's Women's Self Help Group programme in Eswatini

By signing this form, I am agreeing that I have read and understood the information and I have had the opportunity to seek clarification on the research, I freely give my consent to participate. Please note that this form is kept separately from the transcript of the interview.

Development Facilitator's signature……………   Date……………………

Researcher contact details:
Thandwa S Dlamini
Phone Number: +27780026119/ +268 79304768
Email: dlamini.thandwa@gmail.com

Supervisor contact details:
Prof Alf Gunvald Nilsen
Department of Sociology
University of Pretoria
Phone: +27837318992
Email: alf.nilsen@up.ac.za

Appendix F: World Vision's Beneficiaries' Informed Consent Letter (English)

Faculty of Humanities
Department of Sociology

Letter of Informed Consent

Dear Prospective Participant,

I humbly request you to participate in a study I am currently doing for a Masters degree in Gender Studies at the University Of Pretoria. If you agree to participate in the study, I request your permission to audio record the interview. This is required to accurately capture the information you provide. I will then proceed to transcribe the audio recording for the study purposes stipulated below.

Title of the study: Constructions of women's economic empowerment through microfinance in development discourse: A case study of World Vision's Women's Self Help Group programme in Eswatini.

Purpose of the research: This study aims to look at the meanings of Swazi women's economic empowerment, as communicated by the World Vision's Savings for Transformation programme and Swazi women who are beneficiaries of the programme. This study is interested in finding out how economic empowerment is understood by World Vision and what economic empowerment means for Swazi women, based on their experiences with their respective groups and their wider social and economic activities.

Agreeing to participate means you will be asked: To discuss your experiences in your respective savings group, your training encounters,

activities concerning your savings, the ways in which it has had an impact on yourself, community, and kinship relations.

Time required for participation and location: A face-to-face interview at a location of your convenience for a maximum of 1hr and 30 minutes.

Potential risks of the study: The risks to participate in the study are minimal. Describing some experiences may result in some emotional strain. If this occurs, we can terminate the interview.

Benefits: As this is an academic study, there are no material benefits that would accrue to you.

Confidentiality: Information provided by you during the individual interview will be treated confidentially. To ensure this, your name will not be mentioned.

Voluntary Participation: Your participation is completely voluntary. You may decide to withdraw from the study at any point of the interview and you are under no obligation to answer a question if you do not want to answer it. If you withdraw from the study, the data during the interview will not be used.

Data Storage: Transcripts and recordings of the interview will be stored in a secure location in the Department of Sociology, at the University of Pretoria for a period of 15 years.

Future usage: The data obtained will be used for academic purposes. I do however request your permission to use the data in subsequent research as well.

Yours sincerely,

Thandwa Dlamini

Researcher contact details:

Thandwa S Dlamini

Phone Number: +27780026119/ +268 79304768

Email: dlamini.thandwa@gmail.com

Supervisor contact details:

Professor Alf Gunvald Nilsen

Department of Sociology

University of Pretoria

Phone: +27837318992

Email: Alf.Nilsen@up.ac.za

Appendix G: World Vision's Beneficiaries' Informed Consent Letter (Siswati)

Faculty of Humanities
Department of Sociology

Incwadzi lenelwati lenika imvume

Kulowo lotawungenela lophenyo

Ngekutitfoba lokukhulu, ngicela kutsi ube yincenye yalolucwaningo lengilwentako lweticu teMasters Etifundvweni Tebulili (Masters in Gender Studies) eNyuvesi yasePitoli. Uma uvuma kuba yincenye yalolucwaningo, ngicela imvume yakho yekutsebula lenkhulumo-ncociswano. Loku kudzingeka khona kutotfolakala lwati ngco loluniketile. Ngitawubese ngiyachubeka ngiyakubhala loko lengikutsebulile ngentele nati tinjongo talolucwaningo letilandzelako.

Sihloko selucwaningo: Kwakhiwa kwekutimela kubomake kutemnotfo ngekucwaninga tindzaba tetimali entfutfukweni. Indzabasimo yeLuhlelo Lwemacembu abomake latinika lusito kaWorld Vision Eswatini.

Injongo yelucwaningo: Lolucwaningo luhlose kubuka kutsi kutimela kwabomake bemaSwati kutemnotfo kuchazani, njengobe kuvetwe luhlelo lwakaWorld Vision Lwekonga Lokuletsa Ingucuko, nekubuka bomake bemaSwati labasitakalako ngaloluhlelo. Lolucwaningo lufise kakhulu kutfola kutsi kutimela kutemnotfo kubomake kucondvwa kanjani bakaWorld Vision. Luphindze luhlose kutfola kutsi kutimela kutemnotfo kuchazani kubomake bemaSwati, kutsatselwa kulabengce kuko emacenjini abo nasemisebentini labayentako lebanti kutemnotfo nakutenhlalakahle.

Kuvuma kuba yincenye kusho kutsi utawucelwa: Kucocisana ngalowengce kuko nalabanye ecenjini lakho lekonga, lokubonile nawusacecesha, imisebenti lehambelana nekonga kwakho, netindlela loku lokube nemtselela ngako kuwe, emmangweni nasebudlelwaneni bakho netihlobo takho.

Sikhatsi lesidzingekako kutsi ube yincenye yalolucwaningo nendzawo: Incociswano yebuso nebuso endzaweni lelungela wena lengaba sikhatsi lesingangeli-awa linye, nemizuzu lengemashumi lamatsatfu.

Lokungaba bungoti kulolucwaningo: Kuncane kakhulu lokungaba bungoti kulolucwaningo.

Kuchaza letinye timo lowengce kuto kungahle kubange kukhatsateka emoyeni. Uma loku kwenteka, sitawuyiyekela incociswano.

Inzuzo: Njengobe lolu kulucwaningo lwetemfundvo, kute lokuyinzuzo lotawuniketwa kona.

Kugcina lwati lungasakatwa: Lwati loluniketile kulolucwaningo kulencociswano lutawugcinwa, lungeke lusakatwe. Kucinisekisa loku, angeke libito lakho lishiwo.

Kutinikela ekubeni yincenye yalolucwaningo: Kuba yincenye yalolucwaningo uyatinikela noma uyavolontiya. Ungancuma kuhocisa kulolucwaningo noma nini nayisachubeka incociswano, futsi awukaphoceleleki kuphendvula umbuto uma ungafuni kuwuphendvula. Uma uhocisa kulolucwaningo, lwati lwakho angeke lusetjentiswe.

Kugcinwa kwelwati: Konkhe lokukhulunyiwe nalokutsebuliwe kulencociswano kutawugcinwa endzaweni lephephile eLuhlangotsini lweTenhlalahle (Department of Sociology), eNyuvesi yasePitoli, iminyaka lelishumi nesihlanu.

Kusetjentiswa esikhatsini lesitako: Lwati lolubutsiwe lutawusetjentiselwa tinjongo temfundvo. Ngiyayicela imvume yakho kusebentisa lwati lwakho kulolunye futsi lucwaningo.

Ngimi lotitfobako,
Imininingwane yekuchumana:
Thandwa S Dlamini
Inombolo yelucingo: +27780026119/ +268 79304768
Lipose lembane: dlamini.thandwa@gmail.com
Imininingwane yalosita umncwaningi

Appendix H: World Vision's Beneficiaries' Informed Consent Form (Siswati)

Faculty of Humanities
Department of Sociology

Lifomu leninelwati lelinika imvume

Sihloko seluphenyo: Kwakhiwa kwekutimela kubomake kutemnotfo ngekucwaninga tindzaba tetimali entfutfukweni. Indzabasimo yeLuhlelo Lwemacembu abomake latinika lusito kaWorld Vision Eswatini.

Ngekusayina lelifomu, ngiyavuma kutsi ngifundzile ngaluvisisa lwati, futsi ngibe nalo litfuba lekutfola kucaciseleka ngaloluphenyo. Ngiyayinika imvume yami yekubayincenye yaloluphenyo ngekukhululeka. Uyacelwa kutsi unake kutsi lelifomu lehlukaniswe kulokukhulunywe kunkhulumo-ncociswano.

Kusayina loyincenye yeluphenyo ……………………………….
Lusuku……………………………..

Umcwaningi: Thandwa S Dlamini
Inombolo yelucingo: +27780026119/ +268 79304768
Liposi lembane: dlamini.thandwa@gmail.com

Iminingwane yalosita umncwaningi

Appendix I: Beneficiaries' Interview Schedule (English)

Interview schedule

Beneficiaries' interview questions:

A. **Family background**
- Please tell me about yourself- where are you from, where did you grow up? Who did you grow up with? i.e parent(s), guardian(s), siblings and relatives
- What were the economic circumstances in your family?
- What means of economic survival did your family draw from?
- What duties did you carry in the household growing up? What duties did your sibling(s) and/or relatives carry in the household?

B. **Educational background**
- Were you able to obtain formal education? If yes, at what level of education were you able to reach? If no, why were you unable to obtain formal education? In place of education, what activities were you involved in?
- What were your plans when you completed?

C. **Personal economic circumstances**
- Have you ever been employed before?
- How do you currently make a living?
- Do you receive any financial support from your family or friends?

D. **Household relations**
- Whose income do you depend on in your household? Would you say it is sufficient for the whole family?
- Who makes the decisions in the household in terms of performing house duties and household related purchases?
- What responsibilities and duties do you serve in your family?

E. **Asset ownership**
- Do you have any registered assets in your name? If yes, kindly specify these assets and the conditions associated with ownership?

- If you were to own assets, what assets would you want to own and why?

F. World Vision Savings for transformation group membership

- How did you find out about World Vison's savings groups?
- Why did you decide to join this savings group?
- How long have you been part of the savings group? Did you meet the members there or you already knew them?
- Do you have an entrepreneurial venture? If yes, what kind of entrepreneurial venture? If not what do you use the saving funds for?

G. Relations with group members and development facilitators

- How would you describe your working relationship with them? How do you delegate tasks in your respective group? What is your responsibility within the group?
- How do you decide on contributions and meetings?
- How often do you contribute in your group?
- When you cannot contribute, how do you manage to get funds?
- When you cannot return funds at an agreed time, how do you gather funds to pay back?
- How would you describe your relationship with development facilitator(s)

H. Experiences with overall training and groups

- What are the lessons you learn from the trainings?
- Do you agree with the skills that are being taught in the trainings? Do you disagree with some? Why is that the case?
- In what situations do you use the training skills and in what situations do you not use them? In the case that you do not, what strategies do you use?
- Do you implement any of the training skills in your household or in any of your economic and social decisions?
- What challenges have you faced ever since you became a member of the savings group?
- How do you tackle these challenges?
- How could World Vision help you overcome these challenges?

- How do you use the savings? In what areas of your life have these savings proven to be helpful?

- Who makes decisions in the household concerning the savings you make?

- Do you think any of Swazi cultural values and beliefs are being promoted through the programme? Amongst your group members and trainers?

- To you, what are the characteristics of a successful Swazi woman?

- What do you think could be done for Swazi men and women to achieve equality, especially economically?

World Vision Development Facilitators interview questions:

A. Programme background

- Tell me about the World Vision Savings for Transformations Group, how did it start in the country and how did you go about enforcing it in these communities? Why were those specific communities chosen?

- What was happening around that time in communities, how did the organisation see it fit that the programme was needed and for what objectives?

B. Planning process of programme

- Who were the external stakeholders involved in the structuring of this programme?

- Were communities' part of the decision making process of bringing the programme in their areas? If they were, to what extent?

- How do you recruit people in each constituency to be part of a group? What are the usual characteristics of members you expect to join the group?

- How was the programme made culturally fit appropriate for beneficiaries?

B. Programme implementation

- What kind of resources are pulled together to ensure the functioning/operation of the programme?

- What skills are they supposed to obtain having joined a group? What are the benefits of joining?

- How do you ensure that the skills are being used in the appropriate manner fit for the objectives of the programme?

- What are members expected to use the savings for?

- What challenges do you encounter in facilitating the saving groups?

- In situations of conflict amongst group members, how does WV intervene in such cases? What disciplinary measures are put in place in planning and practice?

- How have you worked with women in communities to ensure maternal health?

- How do your programmes weave in women to become leaders in their communities with respect to child and maternal issues?

- I have heard about World Vision's rural health motivators/ community health workers and their important role in helping other women receive maternal care, how does World Vision go about facilitating trainings on these issues? What roles do these women play?

- What are the core messages that these trainings hope to get across to rural health motivators?

- Please tell me about your recent partnership with Taiwan ICDF (International Cooperation and Development Fund) on Cash Assistance Project to Complement Maternal and Infant Health Care Improvement Project?

- In the community health centres, do women coming in to give birth pay a fee or it is free?

- What are the reporting tools rural health motivators use to monitor maternal health issues and nutrition issues in communities?

- In your experience thus far, how have women responded to these trainings? Based on the results of this experience, what are the steps World Vision should take in the future to enrich the maternal health of women in communities?

- To what extent are women in World Vision's general area programmes, including savings for transformation groups involved in preventing child violence issues of rape and child marriage)?

- In cases where women report child abuse or rape in their communities? Under what circumstances do these cases take places and what responses

- How have women in communities responded to child marriage cases?

- What training/ levels of mobilization done by World Vision are involved in educating women on preventing child violence at the household level?

- In those trainings, what roles and responsibilities are women as caretakers expected to assume to realize the objective of reducing child violence?

- In those training, what roles and responsibilities are women as caretakers expected to assume to realize the objective of reducing child violence?

- Could you please tell me about World Vision's 'Our promise' to gender equality and social inclusion and how World Vision Eswatini is working towards it?

- What efforts have been made towards decreasing mortality rates among mothers and infants?

- Considering the work that World Vision has done in its area programmes that have involved women, how does World Vision define women empowerment? How does World Vision plan to strengthen its commitment to women empowerment while ensuring its wider vision of ensuring child protection? Would you say that the training skills being taught are in accordance with swazi beliefs and customs about how women are supposed to conduct hemselves in the household and elsewhere- other social spaces?

- What do you think could be done for men and women to achieve economic empowerment? And overall gender equality?

C. Monitoring and evaluating programme

- How does the World Vision track the progress of group members?
- When you conduct follow ups/ check ups, what are you looking to find amongst groups?
- How would you say the programme has helped change the lives of group members? In what particular aspects?
- In what problem areas do you think the World Vison cannot intervene with regards to the programme? Why is that the case?
- How would you make the programme better in terms of helping women improve their socio-economic status?
- Would you say that the training skills being taught are in accordance with Swazi beliefs and customs about how women are supposed to conduct themselves in the household and elsewhere- other social spaces?
- What do you think could be done for men and women to achieve equality, especially economically?
- Please tell me about World Vision's Cash transfer programme- what prompted its development?
- What were the development issues was it responding to?
- What partnerships were formed as a result? What significant roles does World Vision and other actors play in this regard?
- What steps were taken to rope communities into the cash transfer programme, who are the targets, how much are they given and at what intervals? How is the cash transfer programme linked to any other programme/s of World Vision, where does world vision get funding for it?
- Please tell me about World Vision's Cash transfer programme (background):
- What factors contributed towards its introduction?
- What motivated the shift to digital infrastructure to reach communities? i.e using mobile money- S4T has also integrated mobile technology- what motivated World Vision to make that shift? What gave WV the

impression that target communities would be prepared for the digital shift?

- What problems in the communities was it responding to?
- What partnerships were formed as a result? How would you describe the nature of these partnerships? What significant roles does World Vision and partners have play in this regard?
- How are cash transfers connected to any other WV interventions?
- How do you propose World Vision has contributed towards the agenda of financial inclusion of the poor in the country?
- What steps were taken to rope communities into the cash transfer programme
- Who are the targets and why? What is the criteria for communities to receive cash?
- How much are they given and at what intervals? How is the cash transfer programme linked to any other programme/s of World Vision, where does world vision get funding for it?
- Are there any conditions attached to cash transfers' beneficiaries?
- How has the cash transfer programme impacted communities at large? How have communities received the programme? So far, what have you found beneficiaries using the funds for?
- How does world vision monitor and evaluate financial inclusion at community level? Using what indicators?
- What challenges has WV faced with regards to the programme and other related programmes?
- In your opinion how could World Vision improve its interactions with communities when it comes to empowering them to start their businesses/ graduate?
- More specifically, how would WV improve the cash transfer programme to accommodate women and help them become self-sufficient? (phase 4)

Appendix J: Beneficiaries' Interview Schedule (Siswati)

Kumiswa kwencociswano

Imibuto yencociswano yalabazuzako:

A. Kukhula kwakho

- Ngicela ungicocele ngawe – uhlala kuphi, wakhulelaphi? Wakhula uhlala nabani? Kungaba batali noma umtali, lokukhulisa esikhundleni sebatali, bantfwabakini noma tihlobo.

- Besinjani simo setimali ekhaya kini?

- Beniphila ngemali lechamuka/lebuya kuphi?

- Nguyiphi imisebenti lebewuyenta usakhula ekhaya? Bantfwabakini noma tihlobo tona betenta yiphi imisebenti?

B. Imfundvoyakho

- Wakhona yini kutfola imfundvo yasesikolweni? Uma wakhona, wafundza wagcina kuliphi libanga? Uma ungakhonanga, wabangwa yini kutsi ungakhoni kufundza? Esikhundleni semfundvo, nguyiphi imisebenti lebewuyenta?

- Bowuhlele kutsi utawukwentani nawucedza?

 C. Timo leticondzene nawe ngekwetimali

- Wake wacashwa phambilini?

- Nyalo uphila njani?

- Kukhona yini lusito lwetimali lolutfolako emndenini wakho noma kubangani?

D. Kuphilelana emndenini

- Niphila ngemali yabani ekhaya? Ungasho yini kutsi iyawenela wonkhe umndeni lemali?

- Ngubani lowenta tincumo mayelana nemisebenti lekumele yentiwe nangekutsengwa kwentintfo letidzingekile ekhaya?

- Nguyiphi imisebenti loyentako ekhaya?

E. Lokungekwakholonako

- Kukhona yini tintfo letingetakho letisegameni lakho? Uma tikhona, tiyini, futsi itsini imibandzela lehambelana nekutsi takho letintfo?

- Uma bewungaba nalonako lokucondzene nawe, bewungafisa kutsi kube yini? Leni?

F. BulungaemacenjiniekongaekutfutfukisanaakaWorldVision

- Walutfola kanjani lwati ngemacembu ekonga akaWorld Vision?

- Yini leyakwenta wancuma kuba yincenye yalamacembu?

- Sewube yincenye yalamacembu sikhatsi lesikanganani? Lamanye emalunga alamacembu wacala kuwati lapho noma besewuvele uwati?

- Unayo yini ibhizinisi? Uma unayo, iluhlobo luni? Uma ute, uyisebentisa kuphi imali loyongako?

G. Budlelwane nemalunga emacembu nalabafundzisa ngentfutfuko

- Ungayichaza njani indlela yekusebentisana nabo? Niniketana kanjani imisebenti ecenjini lakho? Yini umsebenti wakho kulelicembu?

- Nivumelana njani ngetimali letifakwako nangemihlangano?

- Niyifaka kangakhi imali ecenjini lakho?

- Uma ningakayifaki imali, nititfola kanjani timali ecenjini?

- Uma ningakhoni kutibuyisa timali ngesikhatsi lenivumelene ngaso, niyihlanganisa kanjani imali yekubhadala ecenjini?

- Ungakuchaza njani kusebentisana lonako nalabafundzisa ngentfutfuko?

H. Tifundvo lotitfolile ekuceceshweni nasemacenjini

• Yini lokufundzile ekuceceshweni?

• Uyavumelana yini nemakhono lafundziswako ekuceceshweni? Kukhona yini longavumelani nako? Kwentiwa yini loko?

• Ngutiphi timo lapho usebentisa khona lamakhono lowatfolile kulokuceceshwa? Ngutiphi timo lapho ungawasebentisi khona lamakhono? Uma ungawasebentisi, ngumaphi emasu lowasebentisako?

• Uyawasebentisa yini lamakhono lowatfole nawuceceshwa ekhaya, nawutsatsa tincumo kutetimali noma emacenjini akho?

• Yini bulukhuni loke wahlangana nabo solo waba lilunga lelicembu lekonga?

• Ubhekana njani nalobulukhuni?

• Inhlangano yakaWorld Vision ingakwelekelela kanjani kutsi ubuncobe

lobulukhuni?

• Uyisebentisa kanjani imali yekonga? Ngutiphi tingoni temphilo yakho lapho lemali yekonga ikusite khona?

• Tentiwa ngubani tincumo ekhaya ngemali yakho yekonga?

• Ucabanga kutsi kukhona yini lokuyimihambo netinkholelo temaSwati letitfutfukiswa nguloluhlelo kumalunga elicembu lakho nakubaceceshi?

• Ngekubuka kwakho, ngutiphi timphawu tewesifazane loLiswati lophumelelako emphilweni?

• Ucabanga kutsi yini lengentelwa bobabe nabomake bemaSwati kutsi bagcine balingana, ikakhulu etindzabeni tetimali?

Imibuto yencociswano yalabafundzisa ngentfutfuko kaWorld Vision

A. Lwati ngeluhlelo

- Ngicela ungitjele ngeLicembu Lekonga Lentfutfuko lakaWorld Vision, lacala kanjani kulelive, nekutsi nalingenisa njani emimangweni? Yakhetfwa njani leyomimango?

- Bekwentekani kuleyomimango ngaleto tikhatsi? Inhlangano yabona njani kutsi loluhlelo beludzingeka, nekusi bekuyini tinjongo talo?

B. Indlela yekuhlela loluhlelo

- Bobani labatsintsekako lababa yincenye yekusungulwa kwaloluhlelo?

- Uma kwentiwa tincumo tekuletsa loluhlelo etindzaweni, imimango yaba yincenye yini yaloko? Uma yaba yincenye, kwaba sigaba lesinganani?

- Nibatfola kanjani bantfu kuleyo naleyondzawo kutsi babe yincenye yelicembu? Niye nibuke ini kumuntfu lenibheke kutsi abe yincenye yelicembu?

- Loluhlelo lwentiwa njani kutsi lubalungele labo labazuzako kulo kutemihambo?

B. Kusungulaluhlelo

- Nguluphi lusito loludzingekako kucinisekisa kusebenta kahle kwaloluhlelo?

- Ngumaphi emakhono lekumele babe nawo bangaba yincenye yelicembu? Yini tinzuzo tekuba yincenye yelicembu?

- Nisenta njani sicinisekiso sekutsi emakhono asetjentiswe ngendlela lehambisana netinjongo teluhlelo?

- Emalunga abhekeke kutsi ayisebentisele ini imali yekonga?

- Yini bulukhuni lohlangabetana nabo ekufundziseni emacembu ekonga?

- World Vision wenta njani etimeni tekungavumelani noma tekungaboni tintfo ngekufana emalungeni emacembu? Ngutiphi tindlela tekulungisa kungavumelani kwemalunga letibekiwe?

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C. Tindlela tekulandzelela netekuhlola luhlelo

- World Vision uyilandzelela kanjani inchubekela phambili yemalunga emacembu?

- Uma nilandzelela noma nihlola emacembu, nisuke nifuna kutfolani kuwo?

- Ungatsi loluhlelo lusite kanjani kuntjintja timphilo temalunga emacembu? Ngatiphi tindlela?

- Ngutiphi tindzawo letiyinkinga locabanga kutsi World Vision angeke angene kuto letihambelana naloluhlelo? Kwentiwa yini loko?

- Ungalwenta njani lube ncono loluhlelo ekusiteni simo sabomake etindzabeni tekuhlalisana nakutetimali?

- Ungasho yini kutsi emakhono ekuceceshwa ahambelana nemihambo netinkholelo temaSwati ngekutiphatsa kwabomake emakhaya nakuletinye tindzawo labahlanganyela kuto?

- Ucabanga kutsi bangentelwa ini bomake nabobabe kuze balingane, ikakhulu etimalini?