



Annual Report 2013



MISSION

Sinamandla assists, capacitates and supports local South African non-profit and community-based organisations to promote self-reliance as a central concept within development networks and practices in local communities.

VISION

Socially and economically empowered women within households made vulnerable by poverty, the impact of HIV and AIDS, gender inequalities and other societal injustices.

STRATEGIC OBJECTIVES

- Increased broad awareness and promotion of self-reliance as a concept within South Africa;
- Improved capacity and strengthened programmes within local partner organisations that promote self-reliance including mainstreaming of gender, HIV and AIDS, and child participation;
- Increased resource mobilisation to support programmes of local partner organisations;
- Strengthened monitoring and evaluation of Sinamandla and the SHG programme of local partner organisations to promote learning and

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Masikhule SHG's Potatoes sold to Spar



CORE VALUES

- Total transparency in the planning, development and implementation of all programmes and financial management;
- The inclusion of local community-based women from low-income households who wish to participate;
- The founding of new programmes will be based on prevailing traditional practices that entrench an ethos of self-reliant development, wherever appropriate;
- The empowerment of group members, strengthening of families to ensure the well-being of children and overall community development will be integrated into the programme design;
- The commitment to uphold a rights-based approach in all aspects of the organisation's work.

Report of the Chairperson

It feels impossible to reflect on 2013 without immediately remembering that this year will always be marked in our memories as the year that Nelson Mandela passed away. I have no doubt that if Madiba were to have ever visited a Self-Help Group (SHG), he would have eagerly listened to women share their stories of financial empowerment and relationship building; and he would have celebrated, and possibly even done one of his spontaneous dances as this kind of change was at the heart of what he believed in and longed to see established in this country that he loved so much.

At the opening of the first parliament in 1994 Nelson Mandela said “freedom cannot be achieved unless women have been emancipated”. He was also reported to have said that “as long as women are bound by poverty and as long as they are looked down upon, human rights will lack substance”. Mandela understood the guiding principles of the Sinamandla model - that women are at the heart of real freedom and are essential participants if we are to live in a rights-based society that takes care of its people (young and old).

2013 has been an incredibly challenging year for Sinamandla. There has been continued interest in the work of our organisation by National Government and key stakeholders. However our financial constraints required very careful financial management and this affected our ability to grow and reach out to new organisations as well as our services to current partners. Despite this, new opportunities to strengthen our programmes around gender empowerment has deepened our own knowledge and, with this, our investment with those that we do serve. This small team of three has sacrificed enormously this year because of their deep belief that the work that their work offers meaningful hope and promise to women and their families that are still struggling out of poverty.

As an organisation, we feel honoured to have established ourselves when a leader like Nelson Mandela showed us the way. In both his living and his dying, this man who was so extraordinary (and at the same time human and just like us) calls us to also take a stand for what we believe in and to unswervingly give our lives to this one thing.

It is with gratitude that we thank you for your support this year and for the privilege of being of service to women in South Africa. We present to you the Annual Report for 2013 and trust you will be encouraged by women who are discovering for themselves their own freedom and creating their own emancipation.



Robyn Hemmens, Chairperson

Report of the Coordinator

Sinamandla's Self-help Group (SHG) Programme is an innovative approach to poverty reduction and the empowerment of women that recognises the importance of social mobilisation of women within local communities, in order to bring about social change. This is achieved by our programme which enables women from low-income households to form supportive SHGs, which are in turn clustered into associations (CLAs) that create linkages and encourage larger community projects, while raising a clear voice on the needs of women and their households.

Sinamandla's work with SHGs makes us strong believers in the potential of every human being and has opened us to greater understanding that self-help is possible when support and a vision is given to individuals who work together with others. Primary targets for such a programme are the most vulnerable and isolated women in communities where few organisations usually work (sometimes viewing such women as having little to offer or as being unmotivated); and they often do not easily access government assistance or are just surviving on social grants. Women are selected over men as they invariably look first to the needs of their children and grandchildren and the welfare of their household.

Highlights for 2013

In 2013 Sinamandla worked in partnership with 12 NGOs who are implementing the SHG Programme in rural local communities in 5 provinces, namely KwaZulu-Natal (KZN), Eastern Cape, Limpopo, Mpumalanga and Free State. The nature of these partnerships from the Sinamandla side included capacity-building, monitoring, support, mentoring and, in some cases, funding. In total through the Sinamandla partners, 12 626 SHG members (who are family caregivers, mostly from single-headed households) participated in 844 SHGs.

By the end of 2013, these SHGs had accrued their own income of around R3,2 million from which 59 148 loans amounting to around R12,5 million had been given out to SHG members. This means that over 80 000 household members are benefitting from having an SHG member in their family.

Over the past year Sinamandla and its partners have witnessed amazing work done in communities by the most dedicated groups of women across our country and I invite you to celebrate with me some of their remarkable stories and achievements.

Ntombenhle MaMchunu Xaba is a member of Sizanani SHG from Mdletshe village, outside Greytown in KZN. Her husband works in Johannesburg, washing taxis; together they have two children, aged four and two. Ntombenhle also looks after an eighteen-year old nephew. Before she joined her group this young family were barely managing to meet their monthly household expenses with the little money that her husband sent home and two child support grants received for her two children. However, in March 2012, Ntombenhle,

together with some of her neighbours, formed their SHG with the assistance of Umvoti AIDS Centre, a Sinamandla partner.



Ntombenhle Xaba beside her rondavel. Photo courtesy of Elizabeth Donnell Photography

She started seeing her household income improving as she learnt how to manage her money better. She was able to save money each month and initially she started accessing some loans from her group if she had household needs for food.

Towards the end of 2013 she loaned R1500 which enabled her to buy cement bags and two windows for building an extra rondavel for her family. She paid back her loan and could access another one for the roof materials. Since she has joined Sizanani she has saved R202 through her group and has accessed 11 loans.

Her group has 20 members; by the end of 2013 they had saved R4,401 in total and given out 332 loans to group members worth R98,222. Ntombenhle says "I am so happy that I found myself being in Sizanani as I have grown as a young woman in so many ways. Sizanani like the name says is all about working hand in hand with other women."

USIZO, a Sinamandla partner based in Ladysmith, have formed groups in the remote parts of Bergville where water shortage is a huge challenge - three members from Nkululeko SHG in Maswazini Village decided to take out a loan of R1800 each from their SHG and purchased a Jojo water tank so that their households could harvest water during the rainy seasons.

Mam' Hlophe, one of the 3 members, says she is grateful to be a member of her SHG which has afforded her the opportunity to bring such a necessity to her home, where she is now in a position to provide clean drinking water that will improve the quality of life for her 7 family members.

Members of **Ikageng SHG**, formed in June 2012 by Thusanang Trust, from Sagwashi village in Mpumalanga started an income-generating activity with the help of volunteers from a local church in Haenetzburg. These SHG members used their own funds to buy wool and knitting needles and were taught by volunteers to knit gloves, scarfs and hats. In a short amount of time since they started their craft lessons, they managed to produce quality products and made R557 profit at the local craft fair.

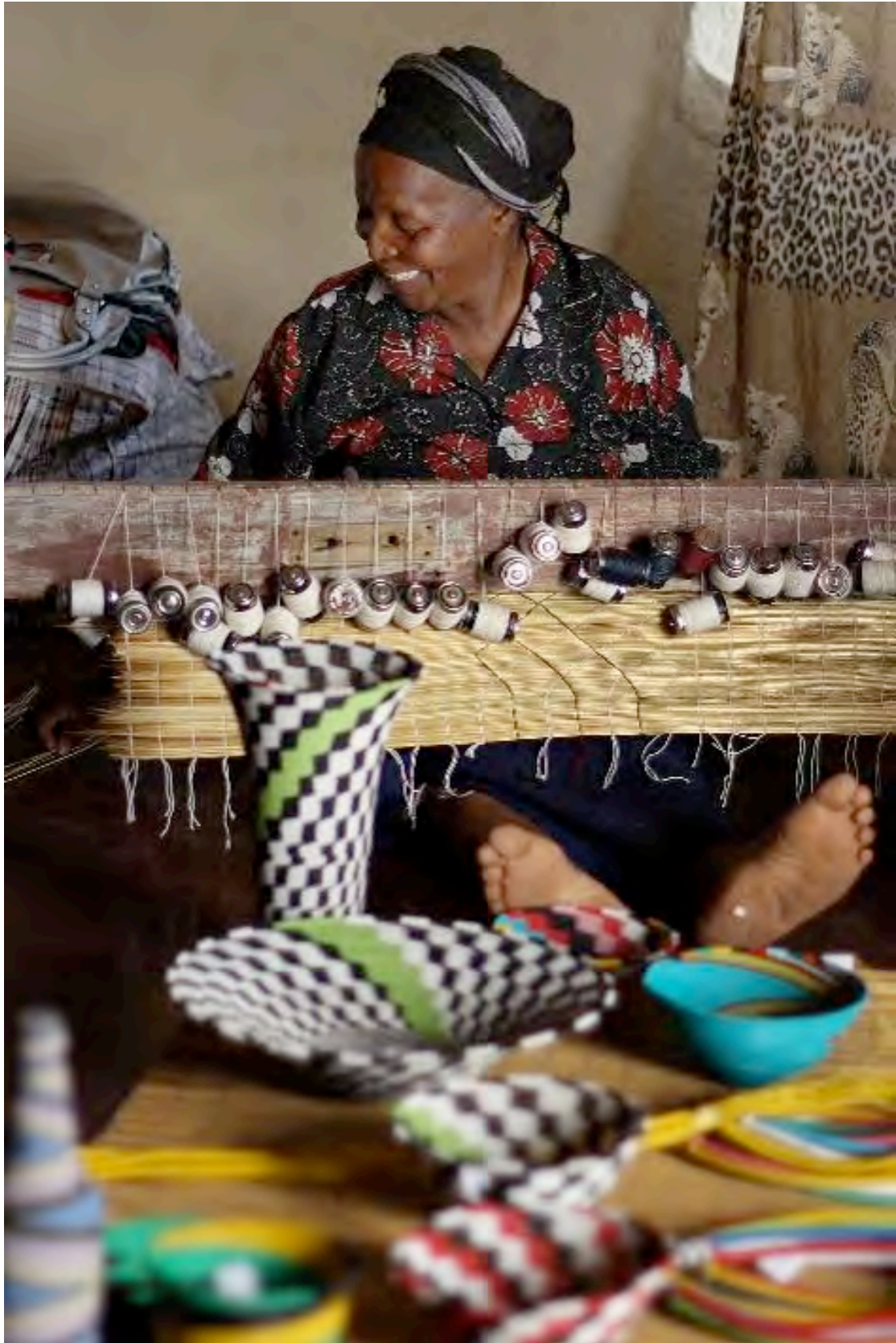
Nkosazana Mazeka is a warm-hearted 45 year old woman; she is wheel-chair bound as she was hit by a car several years ago while walking back to her home after work. She now lives with 2 adult members of her family and receives a disability grant. She joined Simunye SHG, formed by Umvoti AIDS Centre, in March 2013 and has accessed loans from her group to help her household when food is running low, to make visits to the doctor when needed, and to start selling snacks and ice cream from her home kitchen. By the end of 2013, she had saved R80 and borrowed six loans (between R200 to R500 per loan).

She says some of the positive changes she has witnessed since having joined Simunye SHG include the care and help she receives from her group which go beyond savings and loans. Nkosazana says she felt very lonely and isolated before joining her group due to the accident and had found it very difficult to be sociable around her community. But in her group she is treated like a normal member and no longer feels on her own.

She says that she is grateful for the women who make themselves available to her when she needs help or people to confide in. She says that her group members sometimes take turns washing her, cleaning her house and even do her laundry too.

Mam' Hlongwane is a widow, aged 49 years, who also lives in Mdletshe village, with 3 adult children and 2 grandchildren. Her husband passed away in 2004 and, for many years, she found it difficult to cope with the financial stress of running a household with no breadwinner, and survived mainly on children support grants for her grandchildren. In November 2012 she joined Yibanathi SHG, formed by Umvoti AIDS Centre. By the end of 2013, she had saved R120 and borrowed 7 loans from her group.

During 2013 she learnt how to make handcraft items using colourful electric wire. She is now able to produce quality products that she sells to her group members, within her community and at craft markets in Durban. Mam Hlongwane says that one of the main reasons she was able to grow her craft business was she could access loans from her SHG whenever needed. Mam Hlongwane believes that her craft business will grow in 2014 and is excited that it will enable her to achieve her dream of building an extra room for her family.



Mam' Hlongwane with her craft products. Photo courtesy of Elizabeth Donnell Photography

These are just a few stories of the thousands of women who meet weekly in SHGs – you can read more stories of women like these each week by liking our Facebook page which is <https://www.facebook.com/sinamandlaselfhelpgroup>

CLA highlights

As part of Sinamandla's work with CLAs in 2012, we were amazed at the growth and determination by CLA members as they started to take on more responsibilities from implementing partner organisations and began to form new SHGs and run projects without the assistance of SHG staff and community facilitators (CFs). This involved identifying and building the capacity of CLA leadership to assume specific roles initially played by the NGO, and over time, allowing more monitoring and control functions to shift away from the NGO to the CLAs, their sub-committee members and the wider community. This shift is crucial in the withdrawal and phasing out process of implementing organisations to ensure that people take active ownership of their own development instead of relying on the NGO for sustaining the SHG programme.

Mngobokazi Cluster Level Association (CLA), formed by Lulisandla Kumntwana in KZN, is made up of 26 SHG representatives from 9 SHGs. During their monthly meetings they share problems they experience in their own groups and try to come up with solutions faced by their member SHGs or community as a collective. In 2013 this CLA used parts of their monthly contribution and paid someone to train their SHG members in peanut butter making. They managed to buy all the required ingredients needed for the training and after the training they have been making and selling peanut butter to the community. The profits from this will allow the CLA to be more active in their community and the training obtained will benefit all the groups as all the SHG representatives now have a duty to teach other SHG in the area.

Zimele Clusters representatives from Mtubatuba, Winterton and Swayimane participated in a jam-making training course towards the end of 2013. This is a very practical course and the group got hands on experience in making several different types of jams. These representatives were also exposed to a few busy home industries, fresh produce shop and community jam making business, where they were able to see the several different kinds of jams available, the quality and the pricing – especially they were able to see the other side of selling jam that doesn't come from a tin! These representatives headed back to their communities with a whole new world of knowledge; a recipe book, manual to help them remember and samples of everything they had made to share with their SHGs, families and friends. To see the CLAs progressing in developing the community and their willingness to do more is such an inspiration for the others to be more active. We look forward to following them on their new journey and wish them all the best as they launch new businesses!

Some Lessons learnt

During 2013 Sinamandla assessed some of its KZN partner NGOs as part of establishing the readiness of SHGs where the Sisters for Life (SFL) training would be implemented and also to prepare a good platform for the SFL sessions.

Most of the groups visited were good groups but at different levels of maturity. However, it was observed that some groups tended to focus more on the economic aspect of the approach and neglected the social and political aspects. Also noted was the common

practice of groups that are starting to treat financial money activities like stokvels, where specific periods are fixed for loan transactions. The groups were challenged about this and received advice. They appreciated the guidance and acknowledged that the route they had taken was flawed and undertook not to continue with this trend.

Groups that were part of this assessment proved that they are all able to effectively run their meetings without the constant help of the CFs. Members also show more commitment to their groups as they say it gives them a sense of belonging. However, they still face issues of HIV and gender based violence and this is where the SFL sessions will really play a crucial role in raising awareness.

With regards to CLA progress - more capacity building is needed on planning, community mobilisation, project formulation and management. Also individual partner teams need to ensure that their CLAs are fully equipped to transfer the knowledge and skills to SHGs members so that more CLA and community projects can materialise.

For Sinamandla, the assessment has enabled us to track the degree to which, and in what way, changes takes place over time. These measurements of change demonstrate how the SHG women respond to HIV and AIDS in their community and how they are enabled to address gender-based violence directly. Some of the more visible changes address issues relating to changes in the personal relationships with men and women at household level and changes in the status/situation of men and women with regards to poverty or participation. These changes are as a result of some specific outcomes of the trainings or activities that SHG women participated in.

Quantitative data collected from partner organisations have stipulated the number of trainings that have been conducted, on what issues and the numbers of participants that attended them during this reporting period. Sinamandla has also relied on qualitative data that capture SHG women's perceptions and experiences, for example women's experiences on the causes and consequences of domestic violence. Participative methodologies are used to collect qualitative data such as group discussions and key informant interviews or personal testimonies.

Plans for 2014

In 2013, Sinamandla collaborated with IMAGE around a joint HIV and AIDS and gender-based violence initiative. Fifteen Sisters for Life (SFL) facilitators were recruited and began SFL training in June 2013 which ended in August. In February 2014 these new SFL facilitators will be exposed to the SHG approach, while the SHG teams of Amangwe Village in Richards Bay and USIZO in Ladysmith will be exposed to the SFL approach. The 2 teams of facilitators will collaborate during 2014 so that existing SHGs also receive SFL trainings. Lunga Khumalo, the Sinamandla Training officer, contributed 60% of her time to this collaboration in 2013 and will continue to do so in 2014.



Mam' Mazeka appreciates her group's support. Photo courtesy Elizabeth Donnell Photography

A 5-year strategic review will be planned towards the last quarter of 2014 to draw on lessons from partners on the effectiveness of the SHG approach since the last review held in 2007. The review will also examine the role of Sinamandla's support to partners, and will give shape to our work in the next 5 years.

During monitoring visits to partners in 2014, in an attempt to better document it's work, Sinamandla will focus on gathering stories and evidence that show positive change in the lives of SHG members, SHG projects initiated in communities and the impact in members' households.

In July 2013 Sinamandla conducted an exposure visit for a small team of senior staff from the National Department of Social Development social grants division – their particular interest is was on how the SHG approach could mitigate the impact of loan sharks on social grant beneficiaries. Into 2014 Sinamandla will continue working towards developing its collaborative efforts with the National and Provincial Departments of Social Development, who are interested in the transition of SHGs becoming social co-ops.

Finally I would like to thanks all our SHG partner teams (made up of staff, community facilitators, programmes managers and directors), and our donors for their continued support and for making 2013 a year of success. We look forward to 2014 with greater accomplishments to come. A special thanks goes to our board members – Robyn Hemmens (Chairperson), Liz Govender, Audrey Matimelo, Yvonne Spain and Esther Manjiku for their guidance and support.



Xolile Gule, Coordinator

SHG benefits

A variety of benefits are reported by the thousands of rural women who are SHG members including increased number of meals eaten daily and/or improved quality of meals eaten by their household; improved access for household members to social grants not previously being received; improved access to education for children; improved access to health care for children and other household members; improved quality of household size or structure; increased access to electricity and water by household members; and various individual or group income-generating activities that bring additional income into their households.

Improved household size or structure

Mam' Mthimkhulu is a member of Sakhisizwe SHG in Makhwezini, formed by Amangwe Village. Formerly she was living with seven adult family members and five children in a four-roomed house. She desperately wanted to build a house for her family as the one she stayed in was not only small for the number of people living with her but was also full of cracks as it was old. She started loaning money from the group to buy cement and sand to make bricks. Once she had enough bricks for building, she then took another loan for building material and someone to build for her. Today she is the proud owner of a new two-roomed home which also has a bath-room. Her daughter expressed how frustrating it had been with everyone packed in the other old house saying, *"Now we have a new house and a bigger space as we still use the old house too"*.

Improved access to education for children

Phaphamani SHG in Swayimane, KZN, which has 13 members was formed by Zimele, a partner of Sinamandla in February 2009. In 2012, the SHG members realised that children of teenagers in their community were not being taken care of when their mothers were attending school. They then worked together and made mud blocks and built a room for the children. They donated the roofing material they were not using in their own homes. In early 2013, Sangakwenzeke Crèche started with 14 children and one teacher. They re-opened for another year in 2014. The SHG members went to a local school to ask for a donation of old furniture and the school were able to give some to them. The children are now able to attend the crèche in a safe environment. The parent of each child pays R50 a month (R20 for food, R30 for the teacher). SHG members take turns to cook meals daily for the children.

Increasing household income through income-generating activities

Zimele Developing Community Self-reliance is a partner of Sinamandla, based in Pietermaritzburg, KZN. At the beginning of 2014, Zimele had 844 SHGs with 5 500 members. There are hundreds of SHG members who are active farmers in Zimele's Agriculture programme.

In September 2013, many SHG farmers in Swayimane community purchased quality disease-free seed potatoes which were planted and grew well. Two group members took the initiative to negotiate with a local Spar for the purchase of their potatoes at the end of January; the Spar store owners readily agreed after viewing a sample of the bagged potatoes. SHG members learned how to wash the potatoes by hand and prepare them for packing. They then packed the potatoes in 10kg bags to be sold at Spar.

In January, Masikhule SHG sold 50 bags (half of their harvest) to Spar at R35 a bag; the other half of the crop was sold locally and used by themselves in their households. They planted 75kg of seed and harvested 1000kg of potatoes, resulting in a significant profit. They encouraged other SHGs from all over Swayimane to also sell their potatoes to Spar and many did so recently. As a result, Spar has indicated that they would be interested in purchasing vegetables from these SHGs in future.



Masikhule SHG harvesting potatoes. Photo courtesy of Zimele.

Report of the Training Officer

Training is one of the core activities in Sinamandla's Self-help Approach, making sure that capacity-building is conducted to enable ordinary women to realise their potential and work together to change their situation. Sinamandla provides capacity and skills to its partner organisations through training of their SHG team who in turn impart the knowledge and skills to group members in the communities through a wide range of training activities.

The key training focuses for 2013 were on the SHG concept, SHG modules and CLA concept for partner organisations' teams and onsite training on different modules for SHGs and CLA members. A new training focus was the training of the new Sisters for Life (SFL) team on HIV and gender based violence. The total number of staff and CFs in ten partner teams trained during 2013 was 43. These partner teams worked with 844 SHGs and 12 600 SHG members.

SHG and CLA Training

As Sinamandla partners evolve each year, training to review the concepts of these two levels (SHG and CLA) is always a necessity to ensure that new partners are fully equipped to implement the programme. One way to strengthen partners understanding of the approach is to conduct refresher training for teams in forums when they come together bi-annually. In 2013, 2 of 3 major trainings were on SHG modules (during two forums, one held in March in the Free State for new partners and another forum in May in Durban for all older partners). These workshops covered different topics aimed at helping women gain and practice specific skills such as environmental assessment for business opportunities, leadership, conflict management, monitoring and evaluation techniques, communication, resource mobilisation, project management and planning.

Another training focus was on the CLA concept conducted in April in Greytown for 3 new Sinamandla partners (Thusanang from Limpopo, Thusanang Advice Centre from Free State and Umvoti Aids Centre from KZN). The focus of this training was to help the new partners prepare to take their SHG programme to the next level - what is needed for the organisation and the community to form CLAs, how to assess and identify SHGs that are not only active in their SHG activities but that have the potential to champion promoting the approach and mobilise resources for sustainability. As with most Sinamandla workshops, this one involved much practical work, where teams went to the community to assess groups and introduce the CLA concept. The assessment process during this training, and observation during all other trainings, revealed a number of positive outcomes even though it also revealed some weaknesses that seem to be common in most partners.

Positive Outcomes

All groups that are older than a year are able to run their weekly meetings effectively without the assistance from the community facilitators. This is as a result of ongoing leadership skills instilled in groups. One of the biggest positive outcomes is the evident

social network that group members in all partners display. This revives the social fibre of the community, 'ubuntu', where members care for each individual member's well-being and would take necessary actions to support or address the challenges affecting their members. This is the essence of the SHG approach which resonates in all of Sinamandla's training and activities. Through this social cohesion, groups exercise caution and sensitivity to ensure that all members are afforded fair opportunities to access loans for their household needs or small businesses; that every member receives moral support when faced with family challenges such as death or other family shocks; that every member pulls together in planning and executing plans for the benefit of the whole group or community. Some groups have successfully forged working relationships with other stakeholders for support and for possible community development projects. The following stories are examples of these positive outcomes.

Mam' Mthethwa is a member of Thuthukani SHG. From the training modules in the group she started identifying an opportunity for a small business in the form of a tuck shop in the area. She acknowledged that information from the training and the freedom to access loans from the group gave her a start in her business. She started with a packet of snacks to which she added other items as the income got better. She also started introducing basic convenient items such as sugar, bread etc. She has since expanded her business as she now sells most convenient items such as tea bags, eggs, cool drinks, sugar and canned foods. Her bread order has also increased from only 10 loaves (that she had to travel to town to buy) to a delivery of dozens of loaves to her home by a local bakery. For her, this is a major achievement and she hopes to have a bigger shop one day as she is still selling from her kitchen.



Mam' Mthethwa in her spaza shop. Photo courtesy of Amangwe Village.

Masibambisane SHG in Rookdale (outside Bergville, KZN) is one of the oldest groups formed by USIZO in June 2006. Even though membership has dropped through the years there are 9 active members who say they will continue because of the benefits they have seen. As in most rural communities, large community celebrations take place constantly; therefore, the group identified a gap for event items, as a group income-generating activity, such as hiring pots, gas stoves, chairs and a tent. The members managed to buy 4 big pots, a four-plate stove and chairs. Their next step is to buy a tent to provide a full package for big events. The income from this group business is shared amongst members.



Masibambisane SHG members. Photo courtesy of USIZO.

Mam' Dladla is a member of Masibambisane SHG. She is 80 years old and she cannot stop sharing about how being a member of her group has made a positive impact in her life. One of the major benefits she relates is the comfort and freedom of knowing that she has a source where she can access loans for her urgent needs.

She says: "I am an elderly person living on my own as my children have their own families. This means that even some of the basic household chores are too much for my frail body. One of the tasks I could not perform was fetching water from the communal tap since I did not have a tap in my yard. Therefore, I would always rely on some young men in the community to push a wheelbarrow to fetch water for me. This was at a cost as I had to pay R5 per each 20 litre of water delivered.

I then decided that the solution to my water challenge would be to have a tap in my yard. This is where my 'SHG bank' came in; I took a loan of R1,000 from my group and added R550 from my pension. Through that loan I was able to pay someone to put this tap in my yard. I

then repaid my loan to my group. This is such a relief as I can now access clean water myself at any time instead of relying on other people to fetch it for me; and I save as I no longer pay someone. I am really grateful to this programme.”



Mam' Dladla and her water tap. Photo courtesy of USIZO.

It is changes like these that the SHG programme is aimed at, to empower ordinary women not only to work together but to realise their potential and benefit from opportunities available to them. However, as mentioned above there were also some gaps identified at different levels of training and some of those weaknesses include the following:

- Some groups are more concerned and focussed on the economic aspect of the approach and starting to neglect the social and political aspects that play a vital role in strengthening the social essence of the concept. There is a new trend in loaning activities that has developed in many groups where most loaning activities are now reserved for once a month to be in line with pension payout dates. This does not only limit members from accessing loans as per need during the month but it also encourages members to take large sums of loans that they would try to stretch through the month until the next loaning date. This can lead to repayment defaults as people might struggle to repay large amounts. This can also lead to large cash on hand sitting idle during the month if no loans are given.

This idealism of waiting for a fixed period to receive money is what the concept is trying to change by making people realise that they do not need to wait to have bigger sums of money or resources to change their life situations. Instead by working together they can stretch whatever meagre income they have to meet their needs at any time, which is the benefit of being an SHG member. The groups were challenged about this new trend and they appreciated the advice acknowledging that the route they had taken does have flaws. The teams need to be strongly advised against this loaning pattern.

- It was also noted that some of the modules are not delivered to groups effectively because teams were not confident enough to facilitate them. One example of this was observed during the SHG module training where teams were given scenarios to identify challenges and come up with smart plans to address them using the planning steps covered in the SHG module 4. This exercise proved to be more challenging for teams than anticipated as they struggled to follow steps and to come up with plans.

This emphasised the need for ongoing refresher trainings and assessment for teams to ensure that they do not lose track of the concept. The module was revised focussing mainly on the key steps that the teams need to use to design plans, which included identifying and analysing problems; prioritising them using Venn diagrams; identifying solutions for each one; identifying and mobilising needed resources; designing specific activities with measurable indicators; and attainable results with time frames.

After the exercises and the revision of the module, teams acknowledged that even though they already knew the module, they had not been fully following the steps when training in the community; hence they struggled to apply the steps in the scenarios given. The whole exercise helped teams realise the importance of using all key steps in planning. To evaluate the lesson, teams were given some of the same scenarios used before to come up with plans and the outcome was surprising as teams were able to come up with clear objectives, activities and time frames.

Sisters for Life (SFL) training

A collaboration in 2013 between Sinamandla and IMAGE, based in Limpopo, resulted in the need for the recruitment of a new community facilitating team that would focus on training existing SHGs on issues of gender, HIV and AIDS. After the interviews, 23 trainees attended the training that started on 25 June till 22 August in Ladysmith with USIZO as the host. The training was aimed at training the trainers who would in turn impart the information to the existing SHGs with the intention of raising awareness and empowering women to start initiatives that would change some behaviours relating to gender based violence (GBV) and HIV and AIDS. The outcome was the deployment of seven trainees to each partner (USIZO based in Ladysmith and Amangwe Village based in Richards Bay) to work with local SHG teams. Each team was allocated a training supervisor to support and monitor the SFL teams on a daily basis, while the Sinamandla training officer would coordinate the overall programme.

The first phase of the training introduces SHG members to general issues around gender. This is achieved by facilitating sessions where women reflect and discuss culture and then move on to specific cultural sub-topics. An example of the sub-topics addressed is perceptions and practices relating to marriage; this would include types of songs sung during weddings and their messages, and proverbs used for men and women. Another example is about roles of girl children and their expected behaviour by society. The issue of derogative names given to people with certain behaviours is also discussed and then the different responsibilities that a wife carries in the family against those that the husband carries. This lays a foundation for the introduction of HIV and AIDS and GBV issues. As women debate these issues some would argue that certain behaviours towards women or expectations of them are just, while others might argue against them. The key to each of these sub-topics is to let the women discuss among themselves if they feel the issues raised are right or not.

The second phase is where the issues of HIV and AIDS and GBV are introduced. The women are referred back to their arguments about culture and its sub-topics in the first phase. This challenges them to reflect on the issues again with a focus on what effects the practices or beliefs have on the spread of HIV and AIDS and GBV.

After the women have gone through the trainings and understood the interconnectedness of all these issues (culture, HIV and GBV), a few representatives from different groups are then identified to undergo further training on how to initiate projects and mobilise their community around these issues. The selection of these members is based on their leadership qualities observed in the group; and they will act as champions of the implementation process in their communities.

Why the integration of the SHG programme with the SFL programme?

The SFL programme fits in well with what Sinamandla is lacking on issues of HIV and GBV. Women would respond better to these issues having dealt with their deep-seated beliefs and cultural roles that are exacerbating the issues. This is likely to bring effective

participation of women in addressing HIV and GBV as it provides not only the awareness but also practical steps in initiating and implementing projects.

The two Sinamandla implementing partners (USIZO and Amangwe Village), the two organisations in the collaboration (Sinamandla and IMAGE), are the primary stakeholders in this integrated programme (IMAGE receive funding from USAID for this programme). Other key stakeholders whose role has been very important are the local leadership in the communities where the programme will be implemented including local councillors, ward committees, the chiefs and traditional leaders. Meetings were held with some of these leaders to introduce the programme as they will play a vital role in supporting the initiatives emanating from the SHGs at the end of their training. Consultations will be an ongoing activity with local leaders to ensure that the programme does not only end within the SHGs but reaches the wider community.

Another key stakeholder has been the KZN Office of the Premier. Ongoing consultations and meetings have been held with the Premier's office to discuss ways in which the SFL programme could be integrated into the KZN 'Operation Sukuma Sakhe', which is a multi-pronged programme aimed at collaboration between government and civil society through active participation in transformation programmes and service delivery. One of the key lessons from this approach is the power of unity and guiding communities to take ownership for change. There are different levels of intervention in addressing the challenge of HIV and AIDS; one important level is at the grass-root level through interaction with individuals through different programmes including education to empower communities, especially women and girls. The findings through Operation Sukuma Sakhe have also highlighted the important roles that different stakeholders need to play and the need to address cultural and structural drivers of the pandemic. It has become apparent that government alone or civil society alone cannot succeed in defeating the pandemic but working together makes a huge impact. Sinamandla and IMAGE programmes fit perfectly into the aims of this approach as they both aim at empowering women (through education and information sharing) at a grass-roots level to take ownership and work together in changing their situation.

Training in 2014

The training focus for 2014 will be more intense on SFL sessions for SHG members. Phase one will be training of SHG members by SFL team leading to phase two where identified leaders from the groups will be trained on community mobilisation and project formation skills. The last leg of the approach will be the events and projects emanating from the initiatives by groups. Training on the SHG programme will continue with the focus on SHG and CLA formation and modules trainings, and SHG and SFL integration.



Lunga Khumalo, Training Officer

Self-help Awards 2013

Sinamandla held the 5th Self-help Awards to highlight the achievements of women in the SHG Programmes of Sinamandla's implementing partners. Sinamandla would like to thank partners who participated and to congratulate all the winners (who received a certificate and cash prize).

The SHG Member of the Year Award: This award was for the SHG member who best demonstrated evidence of being socially and/or economically empowered since joining her SHG and who had made a significant impact on her group or within her community during 2013. *The winner was Mam' Thembeni of Thembaletu SHG in Sabhuza, KZN (formed by Amangwe Village).*

- Name: Mam' Thembeni
- Age: 58 years.
- Date joined her SHG: July 2011.
- Size of household: 5 household members.
- Total individual savings paid into her group by the end of 2013: R260.00.
- Amount and number of loans borrowed by the end of 2013: R6,000 from 22 loans (half for household needs and half her own income-generating activities, making/selling grass mats).
- She is a CLA member and she actively encourages people in her community to start vegetable gardens



Mam' Thembeni making a grass mat. Photo courtesy of Amangwe Village.

The SHG Achievement Award: This award was for the SHG that best demonstrated evidence of social and economic empowerment within its group members and made a significant impact on its community through projects and IGAs. Only SHGs that were at least 6-months old were considered. ***The winner was Sakhisizwe SHG in eMakhwezini, KZN (formed by Amangwe Village).***

- Date formed: January 2010.
- Number of members currently: 20.
- Total savings by end 2013: R14,892.
- Total loans by end 2013: R247,271.
- Loan to saving ratio: 16:1.
- Number of loans given by end 2013: 428 loans (an average of 21 loans per member and average loan size of R577).

The group has established a Tea Room in Makhwezini which is running very well. The group members are characterised by their motivation and courage. The group have often solved social problems in their community and always assist each other during funerals.

The CLA Achievement Award: This award was for the CLA that best demonstrated evidence of strong linkages and networking on behalf of its SHGs, had strong SHGs in its Cluster, and that had made a significant impact on its community through projects it had initiated and/or coordinated. Only CLAs that were at least one year old were considered. ***The winner was Isibani Sezwe CLA in eMakhwezini, KZN (formed by Amangwe Village).***

- Date formed: August 2011.
- Number of SHGs in the CLA currently: 8 SHGs, each sending 2 reps (see photo below).
- Total savings by the end of 2013: R5,140 (SHGs contribute R25.00 monthly).
- CLA projects: the CLA are active in their community on raising awareness on HIV and AIDS. They are currently busy liaising with government departments to sponsor sanitary pads for girls in vulnerable households.



SHG representatives of Isibani Sezwe CLA. Photo courtesy of Amangwe Village.

The Community Facilitator of the Year Award: This award was for the community facilitator (CF) that best demonstrated evidence of having strong functioning SHGs and CLAs and that had made a significant impact on the groups through her facilitation, capacity-building and support. Only CFs who had at least six functioning SHGs and 1 CLA were considered. ***The winner was Jabulisizwe Mtshali from Amangwe Village, KZN.***

Jabu is 40 years old and has been a CF since August 2009 working in Makhwezini village. By the end of 2013 she had formed 29 SHGs and one CLA. The majority of her groups have matured enough so that they do not need regular supervision or assistance. Jabu has established a strong CLA that has goals and ambitions to carry out projects for its community. Jabu has maintained a good working relationship with her SHG members and it is for this reason that her SHG members all have trust in her because of the respect she displays towards them.

According to her manager, “Jabu is a hardworking and motivated CF that walks miles on foot in order to meet with her groups. She is inspiring to her SHGs and is also helpful towards fellow CFs. She shares some of her ideas when they encounter problems in the groups. She has a good approach when she intervenes when a problem situation arises.”



Jabulisizwe Mtshali, CF of the Year. Photo courtesy of Amangwe Village.

The SHG Programme Staff of the Year Award: This award was for the staff person that best demonstrated evidence of having strong functioning SHGs and CLAs and made a significant impact on her groups through her facilitation, capacity-building and support. Only a staff person who had at least eight functioning SHGs and 1 CLA were considered. ***The winner was Bomkazi Mathandabuzo from Vusisizwe in Flagstaff, Eastern Cape.***

Bomkazi started working in the Vusisizwe SHG project in August 2009. She is looking after the SHG programme and supervising a team of four CFs. To date Bomkazi has coordinated and supported the establishment of 37 SHGs and 3 CLAs. She is humble and gives everyone she works with the respect they deserve. Bomkazi says the SHG project is very powerful because it brings people together and brings hope for a brighter future for the community at large. Due to Bomkazi's commitment to serving her SHGs she has withstood most challenges that arise in her job even when resources are limited. Her manager says, "Bomkazi is productive and diligently carries out her duties and has been successful in her job because she is passionate about her work."

The SHG Programme Implementing Partner of the Year Award: This award was for the Sinamandla implementing partner that showed significant growth, vision and quality in its SHG Programme. Only an implementing partner with at least 10 SHGs and 1 CLA were considered. ***The winner is Zimele Developing Community Self-reliance in Pietermaritzburg, KZN.***

- Date started its SHG Programme: 2007.
- Size of SHG programme team: 21 staff and 22 mentors.
- Size of SHG programme by December 2013: 413 SHGs, 5 541 SHG members and 10 CLAs.

This year's SHG partner award goes to Zimele who saw significant scaling up of their SHG Programme in 2013 from just over 100 groups to 413 SHGs by year-end. Sinamandla would like to congratulate Zimele for their achievements in rolling out the SHG programme to all 11 districts in KZN. The scale up of their SHG programme was made possible through a two-year partnership with the KZN Office of the Premier. Zimele have developed Agriculture, Craft and Enterprise Development programmes that enhance their SHG Programme. Their Craft Programme generated sales of almost R1 million in 2013 that benefitted hundreds of SHG members making and selling craft products.

Implementing Partners

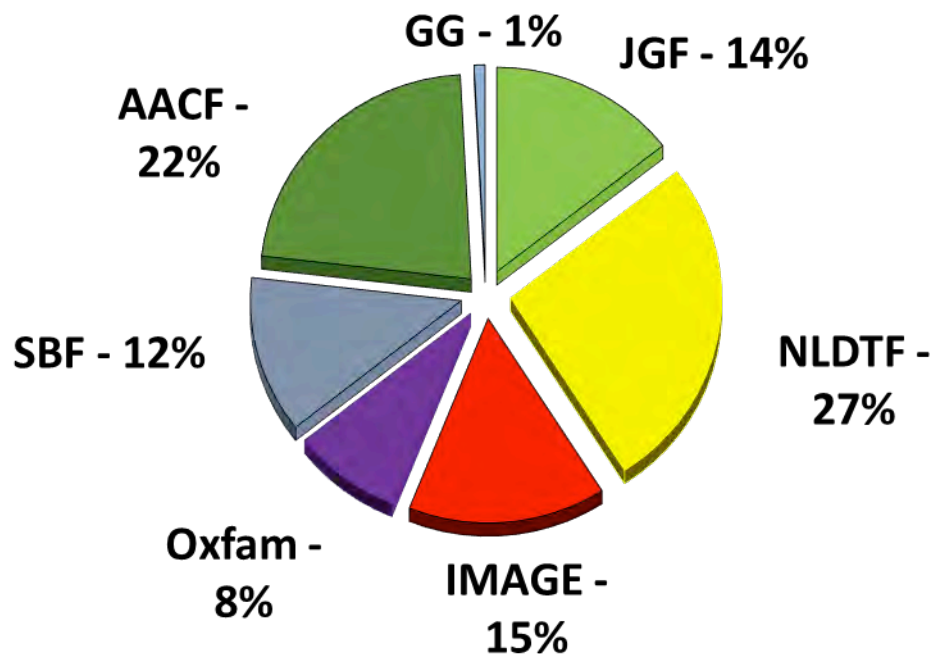
Sinamandla worked extensively, and signed a memorandum of understanding, with 10 implementing partners during 2013 and linked with several other organisations. The team of community facilitators, SHG staff and management from each partner participated in a series of training events, workshops and forums throughout the year; and Sinamandla staff made monitoring visits to each partner to engage with the team and meet some of their SHGs and CLAs.

Sinamandla partner SHG Programmes as at December 2013	SHGs	Number of SHG members	Total Group Savings	Total Group Loans	Total Number of Loans
KwaZulu-Natal					
Zimele	413	5 541	1 036 608	1 468 157	6 583
Amangwe Village	103	2 001	548 924	5 346 525	15 953
USIZO	82	1 344	554 000	1 249 000	9 280
Lulisandla Kumntwana	44	738	576 703	1 188 641	5 782
Umvoti AIDS Centre	40	756	121 032	773 267	5 440
KRCC	23	394	155 543	910 082	2 555
Eastern Cape					
Angus Gillis Foundation	44	495	80 100	155 300	2 170
Vusisizwe	37	503	135 100	341 200	5 147
Limpopo					
Far North	8	102	25 100	77 200	660
Thusanang Trust	17	230	11 220	61 900	371
Free State					
Thusanang Advice Centre	14	224	30 900	56 400	1 596
Mpumalanga					
Ebenezer	19	298	85 872	909 000	3 611
TOTAL	844	12 626	R3 261 102	R12 536 672	59 148
<ul style="list-style-type: none"> - Average size of SHG = 15 members - Average savings per SHG member = R258 - Average amount of loans per SHG member = R993 - Average number of loans per SHG member = 5 loans - Average loan size = R212 - Loan-Savings ratio across all SHGS = 4:1 					

Please note: figures on individual SHGs and SHG members are received from implementing partners; Sinamandla visited dozens of SHGs during 2013 to verify data but relies on its partners for extensive primary data collection.

Funding and Finance Report

Many thanks to Sinamandla donors for their support during 2013. Sinamandla received ongoing funds from the Sarah Brown Foundation (SBF), the Joint Gender Fund (JGF), Global Giving (GG) and Anglo American Chairman's Fund (AACF); new funding was received from Oxfam SA, IMAGE and the National Lottery Development Trust Fund (NLDTF).



2013 was a tight year financially for Sinamandla in terms of cash-flow - it was encouraging to receive new donor support from Oxfam SA and again from NLDTF (although at a much reduced amount as it cut out funds for partners). During the year under review the total expenditure decreased from R1,732,588 for 2012 to R1,468,356 for 2013 (a decrease of 15%). This was mainly due to reduced funding from the National Lottery.

The main changes in Sinamandla spending in 2013 included travel costs increased by 31% (due to increased travel to partners as part of the partnership with IMAGE), training costs decreased by 51% (partly due to a delay in new contracts starting with JGF and National Lottery which meant that partners sent less participants to workshops) and funds disbursed directly to Sinamandla implementing partners decreased by 21% (due to a decrease in National Lottery funds).

Thanks as always to Jennifer Stephens of Bean Counting for assistance with financial management; and to Debbie Collyer (CA) for the annual audit.

Phil Donnell, Funding Manager