

Micro-finance, education reduces women's vulnerability to gender-based violence

Tackling gender-based violence and HIV/AIDS which plagues South African women, the Intervention with Microfinance for AIDS and Gender Equity (IMAGE) programme works to improve the economic well-being and financial independence of rural women by combining microfinance with gender and health education.



IMAGE has reported a 55% reduction in gender-based violence from an intimate partner amongst its participants.

“IMAGE is bringing meaningful improvements to the lives of women in impoverished communities around South Africa. Through our ongoing collaboration with IMAGE, Chevron South Africa has committed a significant portion of its corporate social investment budget towards these efforts,” says Jill Koopman, Chevron South Africa’s policy, government and public affairs manager.

IMAGE has partnered with the Small Enterprise Foundation which grants small unsecured loans to the participating women in order for them to start small business initiatives such as tuckshops, or stalls selling fruit and vegetables or second-hand clothing. These businesses generate a revenue stream thereby creating a level of financial independence for participants and enabling the loans to be paid off.

“It works like this,” explains Koopman, “Groups of five women serve as guarantors for each other’s loans, with all five having to repay their loans before the group is eligible to apply for more credit. This ensures accountability for the debt where no formal guarantor agreement exists.”

Sisters for Life programme

These groups of women meet fortnightly at 'Loan Centres' to repay their loans, apply for additional credit, discuss business plans and receive mentorship on business skills development. It is at these loan meetings that IMAGE runs the Sisters for Life programme which provides gender and HIV training through facilitated workshops – covering topics such as gender roles, cultural beliefs, power-relationships, self-esteem, domestic violence, sexuality and HIV.

Sisters for Life encourages the women to support each other to shift their individual attitudes towards domestic violence, self-esteem and conflict resolution. Part of the training consists of learning how to spot tell-tale signs of abuse in others and how to confront it and deal with it. The women are also encouraged to trickle their knowledge down to their families by engaging with their children and partners.

Once the women have completed the Sisters for Life workshops, volunteers who are passionate about improving the lives of women and who can lead by example, are then identified and trained to become facilitators.

“One of the keys to the success of the IMAGE programme is that it is both scalable and sustainable. To date almost 12,300 women have participated in the IMAGE programme in South Africa – mostly in the rural areas of Mogwase, Zeerust, Mahikeng and Madibogo in the North West Province and Hammanskraal, Mabopane and Soshanguve in Gauteng, where levels of poverty and HIV prevalence is extremely high,” says Koopman.

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