



**Social Impact Assessment:  
A case study of the Durban-based Clothing Bank**

Submitted in fulfilment of the requirements of the degree of  
Master of Applied Arts: Fashion in the Faculty of Arts and Design  
at the Durban University of Technology

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## ABSTRACT

This study asks the research question: How do corporate social responsibility (CSR) initiatives contribute to change in the lives of individuals who have graduated from The Clothing Bank based in Durban? Given the main research question, the purpose of this qualitative case study is to assess the social impact of corporate social responsibility initiatives by using the most significant change (Dart and Davis 2005) as an evaluation technique. The study is framed by Amartya Sen's (1999) capability approach and uses and adapts its five instrumental freedoms as guiding domains to measure the impact of CSR initiatives. These identified five freedoms are social participation, economic well-being, social opportunities, access to knowledge and protective security.

This study addresses issues of human development and social change by highlighting development relations between corporates in the clothing sector and community. The initiative between the Durban-based Clothing Bank project and its corporate retail partners is used as an example to achieve the aim of this study. The most significant change evaluation technique is used to collect data through a four-step process to elicit stories of significant change and most significant change story to evaluate social impact. The sampling strategy used is the non-probability, criterion sampling technique in which 10 individuals who have graduated from the TCB project are purposively selected. This study uses the thematic analysis method to analyse data.

The findings from the study reveal that the joint willingness of the study participants, as beneficiaries of CSR initiatives together with the Durban-based Clothing Bank project and its corporate retail partners have the potential to contribute to the emergence of positive changes in the lives of the project beneficiaries. It is advised that corporate entities identify, assess, and manage the significant social impact that such entities have on community-based projects such as TCB project. It was established that this partnership encourages empowerment and the creation of sustainable livelihoods and communities.

**Keywords:** social impact, capability approach, clothing, corporate social responsibility, most significant change.

# DECLARATION

I declare that 'Social Impact Assessment: A case study of the Durban-based Clothing Bank' is my own work. All sources used or quoted have been indicated and acknowledged by means of complete references. This dissertation is being submitted for the degree of Master of Applied Arts: Fashion, in the Faculty of Arts and Design at the Durban University of Technology. None of the present work has been submitted previously for any degree or examination in any other university.

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# DEDICATION

This dissertation is dedicated to  
my late grandmother, Sugna Naidoo  
and my late dad, Ashwan Marcel George,  
whose love, acceptance, kindness, and encouragement  
have allowed me to live my truth, unapologetically.

I am eternally grateful,

Thank You.

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## **LIST OF ACRYNOMS**

ANC - African National Congress

CA - Capability approach

CSR - Corporate social responsibility

HDI - Human development index

HDR - Human development report

MDG - Millennium development goals

MSC - Most significant change

Oxfam - Oxford committee of famine relief

PCRGDP - Per capita real gross domestic product

PS - Poverty Stoplight

SC - Significant change

SDG - Sustainable development goals

SIA - Social impact assessment

TCB - The Clothing Bank

# CHAPTER ONE

## THE CLOTHING BANK

### 1.1 Introduction and context of the study

The Clothing Bank is a non-profit organisation which trades from five branches: Durban, Cape Town, Johannesburg, East London, and Paarl. It believes in self-employment as a solution to the current unemployment crisis and that the informal sector can be used as a platform to tackle this social ill. The aim of The Clothing Bank is to empower unemployed South Africans through a holistic eco-system - a nurturing and supportive environment - which successfully engages families living in poverty to chart a path out of poverty by enabling individuals to become self-employed business owners (The Clothing Bank 2020: para. 1 line 6). There are four main projects at The Clothing Bank: The Clothing Bank project, The Appliance Bank project, Trade Up Youth project and Growth, Respect, Ownership, Worth (GROW) with Educare (The Clothing Bank Annual report 2019: 2). This Durban-based organisation focuses on building sustainable micro-enterprises to encourage financial security which is seen to assist in developing individual agency for beneficiaries of these enterprises (The Clothing Bank Annual Report 2019: 8).

The Appliance Bank project is made up of unemployed men who are taught technical skills to repair appliances supplied by retail chains, thereafter the men purchase the repaired appliances to sell to community members so they can generate an income (The Clothing Bank 2020: para. 4 line 3). Trade Up Youth project recruits young people between the ages of 19 and 25 to become self-employed traders, using the backbone of The Clothing Bank project and The Appliance Bank project models. GROW with Educare provides women living in low-income communities the opportunity to run private, fee-paying early childhood development learning centres that are also viable, sustainable businesses (The Clothing Bank 2020: para. 2 line 2).

The focus of this study is how The Clothing Bank project, (the TCB project henceforth) supports and nurtures unemployed women to start retail trading micro-enterprises. These women are selected to join a two-year practical and experiential training programme. This project helps to start-up retail clothing micro-enterprises to achieve

economic and social independence. These women are exposed to over 1000 hours of practical training and support, covering modules from money management, business skills, computer skills, and life skills and have access to support systems that include mentoring, coaching, and counselling (The Clothing Bank 2020: para. 2 line 4). The TCB project is built on the values with the acronym, SISTER which stands for **S**ervice, **I**ntegrity, **S**ustainability, **T**eamwork, **E**xcellence and **R**espect. These values promote a culture of sisterhood among women of TCB (The Clothing Bank Annual Report 2019: 8). The TCB project partners with most of South Africa's major clothing retailers including Woolworths, Edcon, Mr Price, Truworths, The Foschini Group (TFG), Pick n Pay Clothing, Clicks, Shoprite Checkers and Home of Living Brands (The Clothing Bank 2020: para. 8 line 4) who sponsor excess stock made up of customer-returns and end-of-season merchandise to enable the project to function. The women organise and purchase clothing from The Clothing Bank at discounted prices and sell the merchandise in their communities to generate an income (The Clothing Bank 2020: para. 1 line 6).



*Figure 1: About us the facts, The Clothing Bank*

*Source: The Clothing Bank, 2021*

The project supports approximately 900 women nationally with the objective for the women to earn at least R4 000 per month. In the 2017-2018 financial year, the TCB project received 1.819 million items to the value of R109m from corporate retail and 586 women were recruited. There were 760 active businesswomen who purchased

1.395 million items to the value of R20.255 million. R30.4 million profit was generated by business owners, who earned R3304 average profit per month (The Clothing Bank 2020: para. 4 line4). According to Statistics South African (2019) of the 7.5 million households in major metropolitan areas, approximately 28% live on less than R2,500 a month. Despite falling short on their targeted R4 000 per month, the average monthly income generated from TCB project is above this threshold.

The Clothing Bank outsources Poverty Stoplight (PS) to assess the eligibility of women to join the TCB project. A PS facilitator visits women at their home to complete a survey and conduct a brief interview. The survey is made up of 50 indicators, grouped into 6 dimensions namely, income and employment, health and environment, housing and infrastructure, education and organisation, culture and participation, and interiority and motivation. Each of the 50 indicators is answered using three robot colours (red, amber, and green) to best assess the woman's circumstances.

Poverty Stoplight uses stoplight colours (green, amber and red), photographs, tables, electronic devices, and simple software developed for Android devices to create innovative maps to help women understand how to access these dimensions. After twelve months and twenty-four months respectively, women measure their development against goals set out at the beginning and after the two-year programme is concluded, a graduation ceremony is held where the women receive certificates for participating in the training.

The concept of poverty plays a significant role to the purpose of The Clothing Bank within South Africa. Dasgupta and Wealer (1992: 119) define poverty as “most commonly associated with deprivation of basic needs such as food, housing, clothing, education, health facilities and many physiological needs.” The World Bank (2000) as cited in Shaikh *et al.* (2019: 137) adds that poverty is a “multipart and complicated social phenomenon which is directly linked with low living standards and can be measured with many different indicators, indices and expressions, and is caused by a variety of reasons.” Shaikh *et al.* (2019: 137) argue, “poverty has plagued many developed and developing nations such as South Africa and there have been significant investments made by both government and corporate to understand the

nature, dynamics and causes of poverty in an effort to overcome and eradicate this social phenomenon". This brief explanation of poverty aligns with the fundamental role The Clothing Bank plays in providing individuals with economic and social opportunities to overcome poverty within their family lives. Therefore, it is important to highlight the concept of poverty here to gain a clear understanding of the context of this study.

A second key concept which is pertinent to this study is corporate social responsibility (CSR). Since the 1990s, CSR has been utilised as a tool by private businesses to address fundamental social improvements through development in society. Carroll (2016: 2) describes CSR as a "commitment by corporate to contribute to economic development while improving the quality of life of members in local communities". Arrigo (2012: 183) argues "social and environmental programmes are equally important as corporate should work in an integrated way with different stakeholder categories; organisations, environmental groups, non-governmental organisations (NGOs), trade unions, investors, suppliers, workers and shareholders, to assess its social and environmental responsibility within societies. Since the operations of the TCB project are supported by a partnership with corporate retail, it is this operation that is regarded as a CSR initiative by retail, hence it formed part of the focus of this study.

A third concept important to this study is social impact assessment (SIA). According to Vanclay (2004: 273), SIA is a "multi-dimensional concept which produces positive and negative, primary, and secondary long-term effects that are direct or indirect, intended or unintended at different stages of development projects". Finsterbusch (1993: 235) states SIA provides opportunities for individuals to highlight concerns and improvements to mitigate negative and promote positive impacts related to individual and community well-being. To assess development project impacts, such as in the case of this study, it is important to draw attention to the concept of social impact assessment (SIA) within the context of change. The role of The Clothing Bank as a collective social entity plays a key role in human development. The SIA process was positioned from a perspective of a lack of opportunities among disadvantaged people to the probability of prospective opportunities for them.

To this end, I set out to assess the social impact of CSR initiatives using the TCB project as a unit of analysis. It was important to use an effective and easy-to-understand evaluation technique such as the most significant change technique (MSC) to complement the theoretical framework used in this study. The MSC process was an efficient way to communicate across cultures and through identified domains of change through which individuals could tell stories of significant change (SC) and MSC which are of great value to them (Davies and Dart 2015: 12). MSC technique as an evaluation tool is used in a four-step process, namely, step one: the virtual raise interest workshop, step two: the domains of change, step three: collecting stories of significant change (SC) and step four: searching for the most significant change (MSC) story. The MSC process is explained at greater length in Chapter Four of this study. It was against this backdrop, that this study investigated if there was change as a result of CSR initiatives in the lives of beneficiaries of the TCB project. Amartya Sen's (1999) capability approach was used as a theoretical framework to make this inquiry.

## **1.2 The capability approach and most significant change technique**

A framework commonly associated with social development discourse is the capability approach. The framework was developed by Nobel Peace Prize laureate, Amartya Sen. The capability approach places humanity at the core of development with direct relevance to human capabilities concerning well-being and their role in facilitating social change and promoting economic activity. This approach can be examined as a process which enables people to realise their full potential, build self-confidence, live with freedom and fulfilment, and “lead the kind of lives they have reason to value” (Sen 1999:10).

Sen (1999: 53) describes development as five distinct categories of freedom, which are seen as instrumental to well-being, agency, and human emancipation. These categories of freedom are political freedoms, economic facilities, social opportunities, transparency guarantees and protective security. I have adapted these categories of freedom as the definitions are broad and it was fundamental to title and define some freedoms to make it specific to the context of this study and for participants to grasp these freedoms in ways that relate to their reality. I have adapted the five categories and identify them as: social participation, economic well-being, social opportunities,



access to knowledge and protective security. The five categories for freedom are explained in greater detail in Chapter Two.

Sen's (1999) five categories of freedom present the opportunity to evaluate whether the graduates from TCB project are leading the kind of lives they have reason to value. These categories of freedom identified by Sen (1999) were adapted and used as domains of change<sup>1</sup> in the MSC technique to evaluate the social impact of CSR initiatives using The Clothing Bank (TCB) project as the case study.

The measurement of change is an important part of the MSC process and subsequently plays a vital role in the study. Reinholz and Andrews (2020) broadly define change research as a framework of ideas of why change occurs or how to make change happen. Change research is a result of stakeholders' desire to find solutions to the world's most pressing social issues. In this study, change is an important construct as it describes the impact of the development programme undergoing assessment. The stories collected through the data collection process reflect change research in an attempt to assess change in the lives of programme beneficiaries to ultimately evaluate the programme.

### **1.3 Research problem, aim and objectives**

#### **1.3.1 Research problem**

As former chairman of the CSR committee at my previous employment within the retail industry, I observed that corporate retail used a simple format to document CSR initiatives in the form of a portfolio of evidence. No rigorous evaluation of post-implementation of CSR initiatives was conducted as there is no social impact assessment (SIA) professional body to whom corporate retail reports. When I enquired with people from TCB about the relationship between the TCB and its corporate retail sponsors, it was described as a very basic one. The TCB only reports back to corporate on how the sponsored clothing was used, with no reference made to whether

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<sup>1</sup> Domains of change are an important part of the MSC technique and is explained at length in Chapter Four.

this CSR initiative had any social impact on the lives of individuals who have graduated from the two-year training programme.

The Companies Act No 71 of 2008<sup>2</sup> of the South African constitution governs the formation and maintenance of companies through the Act by promoting transparency and a high standard of corporate governance within the economic and social life of the nation (South Africa, Department of Justice 2009). According to Kruger and Sandham (2018: 14) social impact assessment (SIA) practitioners have raised concerns regarding the fact that there is no registered professional body governing the SIA process in South Africa.

The aim of the study is not to develop a registered professional body but rather it is conducted to show the potential value of CSR initiatives and their assessment thereof. I am a supporter of CSR practices in South Africa because of the impact that these have on the lives of beneficiaries as I have assessed in this study. The absence of such an entity poses a threat to the stringent and rigorous implementation of both the CSR and SIA practices, as there are no legal obligations to fulfil when it comes to implementing development projects. The best practices and areas for improvement of projects are undocumented rendering the intended purposes of these practices baseless. This could be a significant factor to the lack of attention paid to the assessment of social impact between corporate and society (Kruger and Sandham 2018: 14).

### 1.3.2 Aim

The study aims to assess the social impact of corporate social responsibility initiatives by using the most significant change as an evaluation technique. This study is framed by the capability approach, five categories of freedoms as identified and defined by Amartya Sen (1999). These five categories are adapted and used as the guiding

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<sup>2</sup> Companies Act No 71 of 2008 promotes the development of the South African economy by encouraging entrepreneurship and enterprise efficiency, creating flexibility and simplicity in the formation and maintenance of companies and encouraging transparency and high standards of corporate governance as appropriate, given the significant role of enterprises within the social and economic life of the nation (Department of Trade and Industry: 2009).

domains to measure change as a result of CSR initiatives. The initiative between the Durban-based Clothing Bank project and its corporate retail partners is used as a case study to achieve this aim.

### 1.3.3 Objectives

The following objectives were pursued to answer the research questions below:

- To understand how different impact assessment models apply to a local CSR activity.
- To discuss ways in which clothing is used for socially responsible practices at The Clothing Bank;
- To design the MSC technique using concepts of the capability approach as a frame; and
- To implement the MSC technique framed by the capability approach to evaluate the social impact of CSR initiatives through the TCB project.

### 1.3.4 Research questions

This study's main research question is: **How do corporate social responsibility (CSR) initiatives contribute to change in the lives of individuals who have graduated from The Clothing Bank based in Durban?**

In order to evaluate impact highlighted in the main research question the following sub-questions are posed:

1. How are different impact assessment models applied in corporate social responsibility (CSR) activities?
2. How is clothing used for socially responsible practices at The Clothing Bank?
3. What is the usefulness of the most significant change (MSC) technique as framed by the capability approach?
4. What is the potential of the MSC technique used to assess the social impact of CSR initiatives at the TCB project?

## 1.4 Dissertation outline

- Chapter One – The Clothing Bank

This first chapter included a detailed introduction to The Clothing Bank, the research problem, aim of the study, main research question, sub-questions, and objectives. The theoretical framework, the capability approach, and the data collection approach, most significant change technique were also briefly introduced. This introductory chapter also defined the MSC technique which is used in a four-step process to collect data. Then I provided a detailed outline for this dissertation.

- Chapter Two - The capability approach

In this chapter, a critical discussion of the capability approach and human capabilities, functionings and agency are done. Thereafter, the human development report and its relationship to the capability approach, the application of the capability approach to other studies and this study is discussed.

- Chapter Three – Instrumental freedoms

This chapter discusses relevant literature relating to development and the clothing and textile industry. Corporate social responsibility and social impact assessment is discussed to address research sub-question one. This discussion is framed by the five categories of freedom: social participation, economic well-being, social opportunities, access to knowledge and protective security as the theoretical framework underpinning this study. I also define key terminologies important for this study.

- Chapter Four – Collecting stories

In this chapter, I highlight and discuss the methodological procedures that were followed in order to acquire sufficient data to evaluate social impact. The most significant change technique applied as a four-step data collection process is discussed and I conclude with a discussion on trustworthiness, delimitations and limitations.

- Chapter Five– Analysing stories

This chapter is an analysis of stories and discussion of findings under each domain, of the data generated from the semi-structured interviews with study participants. I followed the steps of a model by Braun and Clark (2006) to analyse, present and discuss data to draw conclusions supported by literature reviewed.

- Chapter Six - Conclusion

In this final chapter, I review whether the objectives and aim highlighted in Chapter One were met and summarise the study's significant findings in relation to research questions and existing literature. I also offer recommendations for future research as identified in this study.

## **1.5 Conclusion**

In this first Chapter of the study, I introduced the TCB in detail, from its programmes, nation footprint, training programmes and sponsors to its mission. The chapter that follows is a review of the theoretical framework which underpins this study. The study is framed by Amartya Sen's (1999) capability approach and uses and adapts its five instrumental freedoms. These identified five freedoms are used as the guiding domains to measure the impact of CSR initiatives.

# **CHAPTER TWO**

## **THE CAPABILITY APPROACH**

### **2.1 Introduction**

The aim of this study is to measure change as a result of CSR initiatives in the lives of those identified as beneficiaries of the TCB project, and due to its interaction with retail, the TCB project is regarded as a CSR initiative in this study. The study uses the capability approach as the theoretical framework to achieve the aim of measuring social impact of CSR. Therefore, in this chapter, the capability approach is discussed in detail with specific focus on Amartya Sen's (1999) contribution to development using this theoretical framework. Martha Nussbaum's (2000) contribution to the capability approach is also reviewed in order to have a full grasp of this framework associated with social development.

In Sen's book, *Development as freedom* (1999) he introduces five distinct categories of freedom, which Sen uses in a plural sense to capture a multitude aspect of the concept of freedom, henceforth referred to as instrumental freedoms, which he argues contribute to a person's well-being and development. These instrumental freedoms are: political freedom, economic facilities, social opportunities, transparency guarantee and protective security which are adapted and examined in the context of this study. Thereafter, the application of the capability approach in other studies is discussed to show how this study contributes to the capability approach discourse using the TCB context.

### **2.2 The capability approach**

The capability approach has strong connections with Karl Marx's (1844) critical theory concerned with human freedom and emancipation (Clark 2006: 2). Devetak (2012: 165) explains critical theory as various strands of *Western* social, political and philosophical schools of thought erected as a theoretical framework capable of reflecting on the nature and purposes of theory which reveal both obvious and subtle forms of domination and injustice in society. Thompson (2017: 2) adds that critical theory of society is set with the task of uncovering the social conditions under which knowledge about itself is articulated, since the way we relate to the objective world is associated with the way we conceive ourselves.

The capability approach places humanity at the core of development with direct relevance to human capabilities concerning well-being and their role in facilitating social change and promoting economic activity. This approach can be examined as a process which enables people to realise their full potential, build self-confidence, live with freedom and fulfilment, and “lead the kind of lives they have reason to value” (Sen 1999: 10). According to Robeyns (2005: 94) the capability approach is developed for the assessment and evaluation of a person’s well-being and social positioning, designing of policies and development of proposals relating to social change in both the private and public domains of society. For the purposes of this study to measure the impact of CSR initiatives in the lives of those identified as beneficiaries of the Durban-based Clothing Bank, I found the capability approach to be a relevant framework.

In her book *Creating Capabilities* (2011), Martha Nussbaum discusses Sen’s perspective on the capability approach as a measurement of quality of life rooted in a person’s capability to do and be. This quality of life assessment is used to assess and compare options of possible lifestyle choices; a notion largely influenced by development discourse (Nussbaum 2011: 18). Sen (1985) and Nussbaum (2011) share similar views regarding human development, however, Robeyns (2005: 103) examines how the work of both scholars differ in that Sen (1985) places emphasis on capabilities based on real or effective opportunity, whilst Nussbaum’s (2011) notion of capabilities pays more attention to a set of people’s skills and personality traits.

Nussbaum’s (2000) earlier work on capabilities is geared in the direction of partial theory of justice and she views the capability approach from a human dignity angle, in contrast to Sen’s (1985) ‘freedom’ perspective, to propel her theory forward (Internet encyclopaedia of Philosophy 2000). Nussbaum (2011) argues capabilities from a moral–legal–political-and-philosophical perspective with a specific focus on political principles and proposes that government should guarantee all its citizens a well-defined but general list of ‘central human capabilities’ which should be incorporated in all constitutions (Nussbaum 2011: 34). It is evident that her work is built on the backbone of the capability approach as her list of capabilities support her work on

social justice. A binding factor of the two scholars is that both Sen and Nussbaum (1993: 36) underpin their capability approach with three core concepts; namely capabilities, functionings, and freedom (agency). The next section focuses on these concepts.

### **2.2.1 Capabilities (opportunities)**

Capabilities are linked to opportunities, in the sense that when given an opportunity a person may show or realise their capabilities which they have not been aware of prior to that opportunity. Functionings, as a person using the capabilities available to them to do and be to realise their full potential (Robeyns 2006). The effectiveness of this framework is in the power of human freedom to live an enriched life. As outlined in the previous Chapter, The Clothing Bank does a poverty analysis via the Poverty Stoplight interviews and these interviews are used to help families reflect on the cause for their poverty as a basis to design their own poverty elimination strategies. This is done by using resources already available to them as central agents of change and enables them to track their progress and find new opportunities to focus on (Poverty Stoplight 2020: para. 7: line 3). The outcomes of this assessment become the pre-requisite for a person being selected to be a part of the TCB project. Thereafter, the successful participants are tasked to use the opportunities available to them through coaching, mentoring, and counselling to realise their full potential.

### **2.2.2 Freedom (agency)**

In an interview about the capability approach, Nussbaum (2017) reiterated, “people’s freedom, real freedom is to achieve activities and states of life that they deeply value and that they have reason to value and are valuable from a wider perspective” (Oxford Conversations 2017). She further added, “Sen has developed these ideas very powerfully in both philosophy and economics, so that it has been a way of widening the way of looking at people’s preferences and utility, to looking at their being and doing. This then, leaves space for them to create through acting as agents and create as they want to.” Freedom as a concept is related to agency. Sen (1999: 189) defines agency as a person’s ability to be an agent of change, who has the power to alter their life regardless of limitations presented to them by certain external factors. It is this description of agency that resonates with my study, as graduates of the TCB project are encouraged from the start of the two-year training programme to set and define



their personal goals and objectives with the intention that these might encourage their ability to act independently.

In this study, I interview graduates of the TCB projects who were given the tools in the form of skills, knowledge, and money to kick-start the retail trading micro-enterprises over a two-year period, with assistance provided post-graduation if needed. These women are tasked to use their capabilities set, to function and operate these businesses within society and to become agents of change within their own right.

Sen (1999: 35) identifies development as a means of freedom and believes that “the achievement of the freedoms necessary to live a life more fully” and also highlights the polar opposite “unfreedom” being present when people have inadequate opportunities to accomplishments, therefore, freedom is both the end and the means to sustaining economic life and welfare. The capability approach thus values all changes in a person’s quality of life (Alkire 2005: 118). I will further discuss Sen’s view on development in relation to the sustainable development goals (SDGs) in the next chapter.

Although the capability approach has been discussed in many works by Sen (1985, 1990, 1993, 1997, 2004 and 2005), I will focus on his work highlighted in *Development as Freedom* (1999) to inform this study. I set out with the intention to evaluate social development and economic well-being and found the instrumental freedoms proposed by Sen in *Development as Freedom* (1999) to be a comprehensive discussion that I adapt to this study. Central to Sen’s work are concepts of well-being, development and agency applied to entire societies, hence, it would be effortless to translate to any setting. A fundamental benefit of Sen’s capability approach is its flexibility for researchers to develop and apply it in multiple ways (Alkire 2002: 11; Clark 2006: 5).

Sen (1999: 10) identifies five instrumental freedoms he believes are pertinent to a person’s well-being; these are political participation, economic facilities, social opportunities, transparency guarantee and protective security. For this study, I have adapted three of Sen’s freedoms as follows: political freedoms to social participation,

economic facilities to economic well-being, transparency guarantee to access to knowledge as the adaptations link better with the literature reviewed in the next Chapter.

### **2.2.2.1 Social participation**

Social participation is one of the identified freedoms and is drawn from political freedom. Social participation implies “being proactive in issues about governance and the principles used to govern, the freedom to choose, and the ability to be part of the processes which criticize and scrutinize policies and procedures which have impact on ones’ life” (Sen 1999: 38). For this study, political freedom was henceforth adapted and referred to as social participation, since Sen (1999) describes it as a category which is concerned with the level of an individual's social participation in society and highlights one's ability to freely participate in public activities by using their voice and agency in matters of great importance to their well-being.

### **2.2.2.2 Economic well-being**

Economic well-being is defined as a form of freedom concerned with “the availability and access to economic resources such as credit facilities, vehicle finance and home loans based on affordability, the potential to increase ones’ income, and the ability to generate wealth” (Sen 1999: 39). This freedom was streamlined and referred to as economic well-being as it is concerned with access to the necessities pivotal to life such as food, water, health as well as a definite sense of financial well-being.

### **2.2.2.3 Social opportunities**

The “access to social arrangements such as education, health care and housing” is defined as the freedom known as social opportunities (Sen 1999: 39). This freedom is interrelated to economic and political activities and refers to an individual having access to networks of support which provide opportunities that contribute to their personal growth and development.

### **2.2.2.4 Access to knowledge**

Access to knowledge is drawn from transparency guarantee, which is concerned with trust; a level of openness which people are entitled to, especially, when their livelihoods are involved. The freedom talks to the relationship between stakeholders

to deal with one another in a fair and honest manner under a guarantee of full disclosure (Sen 1999: 39). For this study, transparency guarantee was adapted and referred to as access to knowledge and this freedom has two purposes in this study. The first is to understand the imparting of knowledge and skills from the participants' enrolment in the TCB project. This is done to separate the broad concept of education mentioned in the social opportunities' freedom from the specific idea of skills and knowledge discussed here and so done to avoid confusion. The second purpose under this freedom is to unpack the concept of the corporate social responsibility (CSR) and the role corporate entities play in the lives of community stakeholders.

#### **2.2.2.5 Protective security**

This freedom relates to the role safety nets such as savings and investments, employment benefits, and statutory income have on a person's freedom (Sen 1999: 40). For this study, safety and security are viewed as the ability for people to remain stable financially and otherwise in an instance when unforeseen circumstances arise.

Sen (1999: 40) states, "the instrumental roles of freedom include several distinct but interrelated components". The instrumental rights, opportunities and entitlements share strong inter-linkages with each other, and this interconnectedness is interpreted differently by each person. It is important to highlight the interconnectedness between the instrumental freedoms and how they serve as building blocks in my evaluation of TCB project and its social impact. Human development is crucially influenced by these interconnections in that we are all complex human beings, who create meaning differently and have unique human experiences.

### **2.3 The human development and the capability approach**

The human development report was developed by the Pakistani Economist Mahbub ul Haq in collaboration with Amartya Sen in 1990. This report was published annually by the United Nations Development Programme (UNDP) since 1990 to 2004. I find it important to include this section as there are some correlations between Sen's involvement in developing this report and his work in *Development as Freedom* (1999). The foundational principles on which this report was developed are ideas which speak

to the human development aspect of Sen's capability approach (Robyens 2005: 96; Alkire 2005: 126; Fukuda-Parr 2003).

Haq (1995: 23), describes human development as:

It is fair to say that the human development paradigm is the most holistic development model that exists today. It embraces every development issue, including economic growth, social investment, people's empowerment, provision of basic needs and social safety nets, political and cultural freedoms and all other aspects of people's lives. It is neither narrowly technocratic nor overly philosophical. It is a practical reflection of life itself.

The human development report has given rise to the Human Development Index (HDI), which is an operational tool specifically focusing on the standard of living, education, and health care in relation to a person's well-being. I review the components of HDI index in the next chapter under the social opportunities instrumental freedom to provide further information and its relation to this study.

## **2.4 Application of the capability approach in studies**

Over the last few years, the capability approach has been widely used in various disciplines as well as policy making and empirical assessments (Robyens 2006). The capability approach has been used in public health, education, gender studies pedagogy, political philosophy, welfare economics and development studies. Alkire (2005) has used the capability approach to develop a framework for participatory valuation and evaluation of development projects.

Clark (2006: 12) states that the strength of the capability approach is due to its diversity and quality of practical application. This is evident in the number of special journal issues which have been dedicated to this approach, journals such as: *Journal of Human development*, (Vol.6, No.2, 2005), *Journal of International development* (Vol.12, No.7, 2000), *Feminist Economics*, (Vol.9, Nos.2-3,2003) and *Social Science and Medicine* (Vol.60, No.2, 2005) among others. Zheng and Stahl (2001: 1) point out that the capability approach has contributed extensively to the practice and research in areas such as democracy, poverty alleviation, gender equality and human

development and has more recently been applied to studies which investigate the impact of information and communication technology in society.

A study by Weaver (2019) aims to highlight the shift toward the humanisation of businesses through an understanding of how social enterprises address social problems. A model and a tool were created for applying the capability approach to examine how social enterprise activities relate to human needs. This study highlighted the important role business plays in social value creation, and it found that by introducing tools for training organisations, consultants, and social organisations to use when designing social activities can contribute to addressing social problems. Weaver's (2019) study aligns with the premise of my study as, I too, am interested in the impact business has on the development of human needs, albeit micro-enterprises in this case.

Ndawonde (2018: 2) examines whether the development framework of the New Partnership for African Development (NEPAD) and African Growth Opportunity Act created opportunities for the expansion of freedoms and capabilities for Sub-Saharan Africans which allowed them to "lead the kind of lives they have reason to value" as highlighted by Sen (1999: 10). The study used the capability approach, more specifically the five instrumental freedoms as a "framework for analysis" and found that the NEPAD framework which is African-led focused on creating opportunity for human development as opposed to a USA-led initiative whose intentions did not align with the development needs for Sub-Saharan Africans. Similarly, to Ndawonde's (2018) study, the present study is framed by the five instrumental freedoms and is concerned about human development on the African continent.

## **2.5 Capability approach in this study**

As discussed in Chapter One, this study is concerned with the social phenomenon poverty which has been experienced by the participants of this study as determined by TCB in order for them to be accepted into the training programme. Poverty is a context-specific phenomenon, and the way people think about it varies from context to context. The Clothing Bank acts as an agent of change within its own right as it focuses on providing the necessary tools a person might need to overcome abject poverty.

I assume a position which critically evaluates human development, more specifically the women from the TCB project, which has resulted from poverty. To do so, I am guided by Sen's (1999) instrumental freedoms as domains of change affiliated with the most significant change technique and use these to evaluate the social impact of CSR initiatives using The Clothing Bank (TCB) project as a case. Each of the freedom is a real opportunity to understand the general capabilities of the graduates from the TCB project. Hence, it is an appropriate approach to use for this study to evaluate the social impact of CSR initiatives through TCB project.

Another reason why I chose to use the instrumental freedoms from the capability approach to frame this study, as the six dimensions of the Poverty Stoplight (PS) survey highlighted above are used to assess participants' eligibility to join the programme of The Clothing Bank project, I have deduced that these share similarities with Sen's instrumental freedom adapted for this study. The six dimensions as mentioned in Chapter One are Income and employment, health and environment, housing and infrastructure, education and organisation, culture and participation, and interiority and motivation. Instrumental freedoms social participations, economic well-being and social opportunities share similarities with culture and participation, income and employment and education and organisation.

The PS survey method used by TCB is familiar and easy to understand by beneficiaries and the dimensions complement each other as a reflection of the interconnectedness shared among the instrumental freedoms. The Poverty Stoplight's assessment and the evaluation method used in this study differ in that the former lies in the quantitative research realm and the latter is of a largely qualitative nature. A further distinction to be noted is the PS method was designed for the TCB and other development programmes while the evaluation technique used in this study is intended and proposed for the measurement of the impact of CSR initiatives.

## **2.6 Conclusion**

In this chapter, I reviewed literature on the capability approach and its appropriateness as a theoretical framework for this study. Key concepts of the capability approach namely capabilities, functionings and agency were examined, and the instrumental freedoms and their interconnectedness in relation to this study were explained. In the

next chapter, the instrumental freedoms are expanded to discuss key areas and concepts such as governance within a South African context, the clothing sector, development, corporate social responsibility, and social impact assessment, which are key and fundamental areas of this study.

# CHAPTER THREE INSTRUMENTAL FREEDOM

## 3.1 Introduction

This chapter discusses relevant literature relating to development, corporate social responsibility, the clothing and textile industry, and social impact assessment in accordance with the study's first two sub-questions outlined below. These two sub-questions are:

- How are different impact assessment models applied in CSR activities?
- How is clothing used for socially responsible practices at The Clothing Bank?

This discussion is framed by the instrumental freedoms defined as social participation, economic well-being, social opportunities, access to knowledge and protective security in the previous chapter. However, in this chapter the instrumental freedoms are discussed using the headings democratic agency, clothing and society, opportunities as a freedom, stakeholder connectedness and social impact mechanism, respectively.

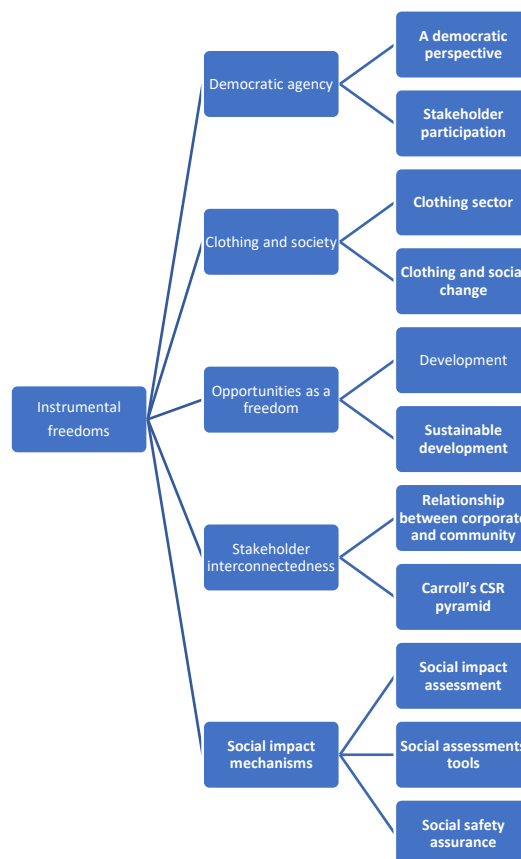


Figure 2: An illustration of key concepts, models, and frameworks in Chapter Three  
Source: Naidoo, Keegan, 2020



## **3.2 Democratic agency**

Since South Africa's democracy in 1994, many South Africans were free to move and participate freely in political, social, and economic spheres in society. Having this freedom of participation has an impact on a person's ability to freely contribute to public affairs that raise issues and awareness about matters which directly impact on one's well-being. The content under the democratic agency section is linked to the social participation freedom.

### **3.2.1 A democratic perspective**

On the 27<sup>th</sup> of April 1994 South Africa saw the first non-racial election where millions of South Africans assembled to mark a historic day for the nation. Ngatse-Ipangui and Dassah (2019) review the day South Africans gathered in record numbers to vote for change in their lives and in the way the government ran the country. On that day South Africa embraced a democratic perspective divorced from colonial oppression. After years of struggle, all races in South Africa were able to exercise a newly found right to vote. The African National Congress (ANC) was chosen to lead the country into its democratic era and this party still holds the reigns after 27 years since that historic day. At that time, this meant that the democratically elected government had an insurmountable task ahead of it; a responsibility to fulfil a duty centred on economic, social, and political justice for all citizens.

Boyte (2005) describes governance at its foundation as involving the collaboration and empowerment relations between people and public office with the private sector as its key asset. The Institute of Democracy in South Africa (IDASA) established in 1986 emphasises the strength which comes when a government and its people govern side by side to overcome challenges faced. However, Turok (2008) argued that years down the line South Africa is plagued with some of the highest rates of unemployment, poverty, and inequality, as a result of the government not keeping to promises made to its people on that historic day. This inefficiency has led to non-governmental and not-for-profit organisations creating opportunities to counteract the issues brought about by these social ills.

### **3.2.2 Stakeholder participation**

According to Boyte (2005) governance as a paradigm shift highlighted in the interaction between the meaning of democracy and people's agency. When people are seen as more than voters, volunteers, and consumers but rather as agents of change, decision-makers, problem solvers and partners governing in conjunction with government to resolve challenges which plague nations. This collaboration has the potential to encourage community stakeholders to use their agency to be a part of the solution to resolve problems facing society. As Boyte (2005: 536) puts it, "shifting from the idea of democracy as elections to the notion of a democratic society." Diken (2015: 37) discusses the idea of a development state, similar to the notion proposed by Boyte (2005), which sees key agents such as social scientists, state officials, development experts, various NGOs, social enterprises, journalists and public commentators interacting at different levels to improve the socio-economic conditions in a way that leads to satisfactory and valuable contributions to social, economic, and political aspects of the country.

The interconnectedness of the social, economic, and political sphere is a mutually inclusive aspect vital to people's active participation and are fundamental in the development and governance processes of a democratic society (Edigheji 2005). At the core of one's social participation is the idea of voice as a tool to change and shape; the freedom to willingly participate in all activities which affect one's well-being and the freedom of speech enriches the human experience and propels the human development agenda forward. As described by Sen (YEAR) in the capability approach when people are at the core of development with direct relevance on human capabilities and involved in matters concerning well-being, facilitating social change and promoting economic activity then it is possible to lead the kind of lives they have reason to value.

Highlighting the freedom an individual has post-apartheid is fundamental to this study as it showcases all the social, political, and economic possibilities for change available to individuals now versus 27 years ago and before. This begs the questions as to how individuals have used these opportunities presented to them to freely participate in society and empower themselves and their families through active citizenship to shape

their lives as they see fit. In this study, The Clothing Bank in its mandate as a social enterprise to help individuals chart a path out of poverty with the hope that the skills and knowledge gained from the project will enable them to exercise their rights in all areas of their lives in a democratic country. Therefore, it is important to discuss clothing and society as I do in the next section.

### **3.3 Clothing and society**

I review literature on role of the clothing sector in the global economy and thereafter assess how four social organisations, both globally and locally use clothing as an instrument to alleviate poverty. This is relevant to this study as the TCB project uses the selling of clothes for a specific social goal such as to promote self-sufficiency and social and economic sustainability among its graduates. As a result, this discussion is linked to the instrumental freedom of economic well-being since that freedom is concerned with the availability and access to necessary resources.

#### **3.3.1 Clothing sector**

I would like to state at the onset that I will consider the idea of clothing comprehensively from the making of it to the selling of it and its application to social development. There are many forms of CSR highlighted in the clothing sector from environmental sustainability, recycling, second-hand clothing trade, and corporate sponsorships. However, attention is given to the corporate sponsorship aspect since corporate social responsibility is a fundamental component that connects CSR initiatives to The Clothing Bank.

The clothing sector is intricately woven into the global economy as it is one of the oldest and largest industries in the world. In developed and developing countries, it is the key contributor to the gross domestic product (GDP) and foreign exchange earnings (Kumar 2017). However, this industry is no stranger to criticism for its negative impact on the environment as highlighted in various studies (You et al., 2009; Anguelov 2015; Koszewaka 2018). Yet, this industry still produces and trades highly valued products such as cotton and synthetic fibres, cotton yarn, cotton-synthetic-blended yarn, fabric, silk and woollen products and ready-made clothing.

The clothing sector plays a vital role in economic development as it provides opportunities for many entry-level jobs for unskilled or semi-skilled labour. It encourages entrepreneurship, stimulates local economies, and serves as a sustainable business model (Keane and te Velde 2008). This sector is labour-intensive and usually attracts unskilled or semi-skilled workforce willing to work for low wages due to abject poverty, a lack of education and huge amounts of debt (Kumar 2017). Clothing mills have various opportunities for employment due to manufacturing demands for clothing from multinational retailers across the world and at the end of its life cycle clothing still has further value in the lives people from under-privileged communities. One such case is the TCB project as it found an opportunity where corporate and social enterprises, such as non-governmental organisations (NGOs) and non-profit organisations (NPOs) can integrate to address social challenges within local communities using clothing as a medium to this end.

### **3.3.2 Clothing and social change**

Musso (2012: 15) outlines that despite the power struggle within the global clothing market, clothing still serves as a function for development in Africa. Nanath (2011) highlights that adequate focus is not given to clothing among the basic needs of human beings and states that when unwanted clothing is discarded, they may seem to have no value, however, in the right hands they become an expensive asset (Nanath 2011: 3). He further adds “clothing is a synonym of dignity; what matters is how you give and not only what you give” and this speaks to the intrinsic value clothing has as one the most vital aspects of human life. The next section focuses on case studies within an international and national level where clothing forms part of development endeavours.

#### **3.3.2.1 Goonj**

In India, other than malnutrition, a lack of clothing for protection is a leading cause of deaths among the homeless population (Goonj 2019). This problem inspired social entrepreneur, Anshu Gupta to start Goonj, an NGO which undertakes disaster relief, humanitarian aid and community development in parts of the 21 states across India.



*Figure 3: Processing centre, Goonj, India*

*Source: Goonj.org, 2021*

As a fundamental part of the NGOs operations, discarded clothes and household goods are recycled into useful products for the poor. In one year, Goonj has distributed over three million pieces of clothing to impoverished people, with the mission to help change the nation with the “power of cloth” an aim on which this initiative was started (Goonj 2019). The role of recycled clothing and household goods, as done by Goonji, is an aid to assist in the social problem pertaining to impoverished individuals in India and resonates with this study as the operations of the TCB similarly aim to help individuals chart a path out of poverty with the help of clothing items sponsored by corporate entities. The difference between these two initiatives is at an operational level. While Goonj relies on community members to drop off recyclable items at key areas in India, the TCB relies on clothing retailers for sponsorships.

### **3.3.2.2 Clothes to Good**

The social enterprise, Clothes to Good (C2G) is a textile recycling and empowerment organisation based in Cape Town and was established to address the economic needs of people living in underprivileged communities, with particular focus on people with disabilities and their families.



*Figure 4: Three core operations, Clothes to Good, Cape Town*

*Source: Clothes for Good, 2021*

The enterprise was started as a response to physically challenged individuals who are unemployed and remain dependent on their parents, particularly their mothers. These mothers are often forced to remain home to provide care for them, hindering the family's opportunities and potential to charter a path out of poverty. C2G recycles used and new clothing as a means of creating micro-business opportunities for mothers of children with disabilities through employment, job life skills and supported employment training for this often-vulnerable community (Clothes for Good 2019). Clothes for Good and the TCB at the core of their operations are based on the same principles, which is help individuals create micro-enterprises, through skills training to pave a way out of poverty for themselves and their families.

### **3.3.2.3 Dress for Success**

Dress for Success (DFS) is a not-for-profit social impact organisation (NPO) located in the City of Cape Town. The aim of DFS is to improve the employability of women who are in need in the Western Cape Province.

I empowered  
a woman.



*Figure 5: I empowered a woman logo*

*Source: Dress for Success, 2021*

This is done through providing professional clothing free of charge, career development tools, and a network of support to assist women to become self-sufficient, financially independent and recognise their contribution in economic sustainability (Dress for Success 2021: para 4). The vision of this NPO is to “create a world where women do not live in poverty”, a world where women are treated with the utmost respect and dignity and where women directly impact their families’ lives in a positive way. Dress for success and the TCB project are both focused on providing women with the tools to become self-sufficient in an effort to recognise their role in society and their contribution to the social and economic spheres of society.

#### **3.3.2.4 Sewing 4 Africa**

*Sewing 4 Africa*, the Durban-based sewing project that was started as a result of the initiative taken by two previously unemployed Durban women.



*Figure 6: Sewing 4 Africa project, Denis Hurley Centre, Durban*

*Source: Daily news, 2015*

This led to the empowerment of women through training and skills development in sewing through the *Sewing 4 Africa* project and has seen to increase opportunities for women to generate an income through employment and self-employment in the clothing sector (Mchunu 2019). The type of leadership expressed by the two project leaders serves to motivate and mobilise a diverse group of women to overcome social and economic challenges, and to live wholesome lives. “*Sewing 4 Africa* is an example of a development project where leadership qualities that embody a democratic, nurturing and people-centred process pose the possibilities for developing solidarity and sisterhood among women more broadly in skills building projects” (Mchunu 2019: 1). The ideologies of skills development intertwined with the concept of sisterhood among women aligns with the values which The Clothing Bank project promotes. Both these projects highlight the capability of clothing for developing society at grassroots levels.

The social impact of the work highlighted above were evaluated through stories told by its beneficiaries. Similar to the organisations mentioned above where clothing is used as a tool to empower individuals, so too is the work of the TCB project. Even though stories were collected and evaluated in this study, this was done by using a widely known and well-used theoretical framework, the capability approach, together with the most significant change technique, to assess social impact at an in-depth level.



### **3.4 Opportunities as a freedom**

For this section linked to social opportunities, I review literature pertinent to development and the sustainable development goals (SDGs) in relation to people's access to social arrangement such a zero hunger, good health care, good education and networks of support which provide opportunities that contribute to one's personal growth and development.

#### **3.4.1 Development**

In the 1950s and 1960s development was centred on economic growth, however, since the end of these decades clear disparities in terms of poverty and inequality were noted and these differences become obvious due to development seen as a western instrument to exert power over developing countries (Rodrigues-Pose and Hardy 2015). It was evident that the previous processes based on the premise of economic development were not working out so by the late 1980s four types of development were identified: economic, political, social, and administrative. These new types began to emerge which viewed the idea of governance through a socio-political development lens to include further concepts of human development and sustainable development (Rodrigues-Pose and Hardy 2015).

Development is not entirely an economic phenomenon but instead a multidimensional process which involves reorganisation and reorientation of the entire economic and social system. As a multidimensional undertaking development aims "to achieve a higher quality of life for all people and can be measured in terms of education, healthcare, culture, wealth and opportunities" (Keane and te Velde 2008: 7). Further to this, those in development studies share combined views that development is underlined by GDP growth, assurance of basic necessities of life, equitable distribution of income, political freedom, cultural freedom and freedom of speech (Todaro and Smith 2015; The United Nations 2019; Mpotu 2013).

Sen (1996) highlights economic growth as pivotal and valuable as it assists in reducing a lack of opportunity in so doing improve the capabilities and the quality of lives of people. Adam Smith (1776), Karl Marx (1859) and John Maynard Keynes (1936) studied social development through exploring societal needs which combine human

development and a sustainable approach to create universal appeal (Kumar 2017). Their theories placed emphasis on economic development as a process which entails expanding people's choices which ultimately lead to social development.

The concept of social development is also a multidimensional and complex phenomenon aimed to promote a sustainable society which is worthy of human well-being and dignity through empowering underprivileged people to undertake their own development and to improve their social and economic position in society. Social development is directly linked to values of freedom, peace, stability, and security on a local, national, and international scale (Dikeni 2012; Kumar 2017). The foundational aim of social development is to create a conducive environment in which people can live long, healthy and fulfilled lives.

It is this definition of social development together with the definition of development more broadly offered by the United Nations (2019) and Sen's (1999) view on development as freedom that I align with the vision and mission of The Clothing Bank. This study emphasises the social impact of CSR initiatives using the concept of multiple freedoms as a measurement. The Universal Declaration of Human Rights Article 23:1-3 (Sachs 2005) align with Sen's (1999) view on development and emphasises the importance of employment in economic and social empowerment. The global use and justification of various international documents highlights the measurement of development and encompasses ideologies which are collectively applied to the global community, therefore, creating a space for collaborative change in society. The human development report by Haq and Sen (1995) as described in the previous chapter is expanded on in this chapter as it discusses one of its important outcomes, the human development index.

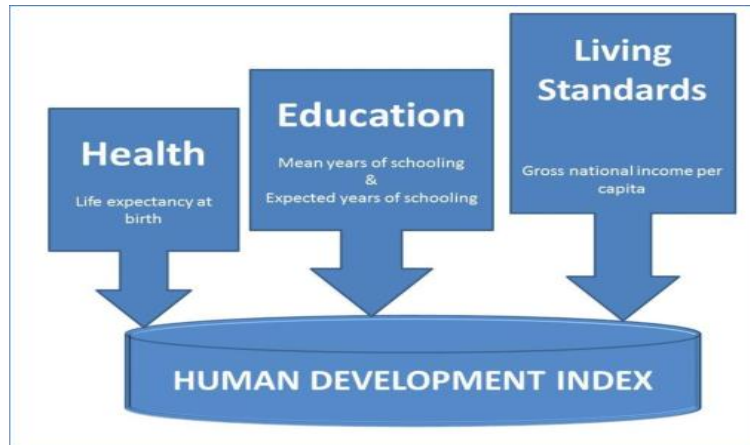


Figure 7: Human Development Index components (1990)

Source: *Standard of living, quality of life and per capita GDP: A South African experience, 2013*

The human development report has given rise to the Human Development Index (HDI), which is an operational tool specifically focusing on the standard of living, education, and health care in relation to a person's well-being. The HDI was a United Nations's standardised measurement tool with three primary focuses: health, education and living standards. I find it important to include the HDI in this study as there is some correlation between Sen's involvement in developing this report and his work in *Development as Freedom* (1999). The foundational principles on which this report was developed are ideas which speak to the human development aspect of Sen's capability approach (Robyens 2005; Alkire 2005; Fukuda-Parr 2003). Further to the HDI were the eight millennium development goals and thereafter the seventeen sustainable development goals, five of these SDGs are explored below within the context of this study.

### 3.4.2 Sustainable development

The Millennium Development Goals (MDGs) were identified in 2000 by the United Nations Development Program and encompassed eight goals set to be achieved by 2015. Development in the new millennium was viewed as a process centred on improving the quality of all human lives with three equally important aspects considering the MDGs with specific attention paid to developing nations. According to Sash (2005: 4) these aspects were:

- Availability of basic life-sustaining goods such as clothing, food, shelter, health, and protection;
- Better levels of living, job creation, education, and greater attention to cultural and human value to enhance individual well-being; and
- Expansion of the range of economic and social choices people have available to them.

According to Feeny (2020: 345) there were several shortfalls of the MDG's framework in comparison to the successive sustainable development goals framework. Two main shortfalls of the MDGs were, firstly, the framework was structured behind closed doors at the United Nations with limited involvement of developing countries for whom it intended to impact the most. Secondly, the MDGs failed to include environmental sustainability as central to the framework, but rather primarily focused on economic and social targets and indicators. Other criticism of the MDGs were that there was not enough focus given to people living with disabilities, and a lack of dedication to conflict and peace and no attention paid to human rights.

However, in 2015, many of the shortcomings presented by the MDGs were addressed by the development of the SDGs framework which is implemented and catered to the broad needs of the modern world,. The SDGs was seen as a framework with universal appeal to include all countries of the world, as opposed to the specific focus on developing countries seen in the MDGs. The SDGs were more participatory and involved civil society, the private sector, and multiple governments instead of only the United Nation secretariat and members of state. The first five MDGs were merged into the expansion of the framework from eight to 17 goals. The result was a far more comprehensive list of goals which included many of the issues that the MDGs were criticised for not addressing (Feeny 2020: 346).

The United Nations (2019) has defined the SDGs as a blueprint which can be used to ensure a better and more sustainable future for all human beings. Sachs (2012) highlights a global call for the integration of the sustainable development triple bottom line approach - economic, social, and environmental - to well-being and human development to enhance the world's societies. The SDGs framework is founded on

three fundamental components: economic development, social inclusion, and environmental sustainability which are interdependent aspects of the sustainable development framework. There was a keen focus on environmental sustainability, a component which was missing in the two dimensional MDGs framework.



Figure 8: Sustainable development goals framework  
 Source: The United Nations, 2015

Muruviwa *et al.* (2018) suggest international organisations began to link CSR to development goals as CSR has become an important strategy in achieving the United Nations Sustainable Development Goals. The SDGs is made up of 17 key principles that are expected to be achieved by 2030 (United Nations 2015). I argue that the first five goals resonate with The Clothing Bank project as they encapsulate similar aspects of the SDGs within its business model.

SDGs One and Two are about seeing an environment with no poverty and zero hunger. Poverty and hunger, in my view, are societal ills which initiated the launch of The Clothing Bank, with the goal of helping women overcome poverty and to provide for themselves and their families. SDG Three aims for good health and well-being promoting healthy and long lives for people of all ages (The United Nations 2015). If women have access to knowledge and facilities there is a greater chance of combating communicable diseases for themselves and their families, increasing life expectancy. The Clothing Bank sets out to empower women by enabling them to be aware of their choices.

Geiger (2002) postulates that knowledge and awareness of social, economic, and environmental circumstances are the most powerful determinants. Projects focusing on community organisation and involvement, and training and development are fundamental. Geiger (2002) further adds programmes are transformative movements in sectors as frontline agents who engage at grassroots levels and are significantly positioned to identify areas within communities where social development and change is needed. This was a way of including community stakeholders into the conversation with government agencies, philanthropic foundations, scholars, and private organisations to explore avenues for transformation through social opportunities.

Quality education is identified as SDG Four and this goal focuses on inclusive and equitable good education and promotes lifelong learning opportunities that form a foundation for individuals to flourish (The United Nations 2015). The Clothing Bank project has extensive learning interventions to enhance an individual's professional and personal life. I am reminded of a famous quote by the former President of South Africa, Nelson Mandela (1990) who said, "Education is the most powerful weapon which you can use to change the world as the power of education extends beyond the development of skills we need for economic success." Sen (1999) places great emphasis on education as a critical driver of human development and education is more than just passing on knowledge; it helps to socially integrate new knowledge through cultural innovation and research. Hence, when applied in certain ways, education has the power to eradicate poverty, transform millions of lives and address SDGs one, two, four, and five, which are imperative to my study.

SDG Five focuses on gender equality which implies an attempt to achieve equal opportunities for all genders including women and children since they are left out of development processes. The SDG highlights low levels of political participation, legal discrimination, decision-making on sexual and reproduction issues and unfair social norms and attitudes (The United Nations 2015). The Clothing Bank empowers women to 'take a seat at the table' with stakeholder who influence their lives.

The KZN provincial growth and development strategy and plan (PGDS) established strategic goals and objectives which are set to be achieved by 2030 (PGDS 2021). These strategic goals and objectives align with the SDGs and more specifically, the third strategic goal: human and community development is significant as it correlates with the first five SDGs and encompasses some of the instrumental freedoms identified by Sen (1999) used to frame this study. Included in the third PGDS strategic goal is to eradicate poverty and improve social welfare services, enhance health of communities and citizens, safeguard and enhance sustainable livelihoods and food security, promote sustainable human settlements, enhance safety and security, advance social cohesion, and social capital, and finally, promote youth, gender and disability advocacy and the advancement of women (PGDS 2021: 17). The SDGs framework provides public and private organisation with a framework on which to base its agenda to promote social, economic, and environmental sustainability.

### **3.5 Stakeholder interconnectedness**

This freedom is drawn from transparency guarantee, which is concerned with trust; a level of openness which people are entitled to, especially, when their livelihoods are involved. This freedom talks to the relationship between stakeholders to deal with each other in a fair and honest manner under a guarantee of full disclosure (Sen 1999: 38). For this study, as mentioned in Chapter Two transparency guarantee is referred to as access of knowledge as this freedom has two purposes in this study: the first is to understand the impartment of knowledge and skills from TCB project to beneficiaries. This is done to separate the broad concept of education mentioned in the social opportunities freedom from the specific idea of skills and knowledge gained by participants who graduated from the TCB project; this is done to avoid confusion. The second purpose of this freedom is to unpack the concept of the corporate social responsibility (CSR) and the role corporate entities play in the lives of community stakeholders.

Freeman and Dmytriyev (2017: 10) describes stakeholder theory as a business with a model which focuses on building relationships and creating value for its stakeholders. These stakeholders include employees, customers, communities, financiers, and suppliers. Stakeholder theory as a multi-directional framework has a responsibility to various stakeholders and given these multiple focus areas, it leaves room for a narrow

view when it comes to corporate responsibility. This restricts the business to function only to the communities within which it operates due to the multiple responsibility. However, a business which uses a CSR framework such as Carroll's CSR pyramid has a uni-directional focus which allows for the scope of CSR to extend its reach beyond the boundaries of the community within which it operates.

In a traditional sense, CSR is an umbrella concept with multiple activities such as sponsorships, volunteering, environmental efforts and ethical labour practices and the scope of CSR is generally concerned with social issues and therefore focuses on one stakeholder, community (Freeman and Dmytriiev 2017: 10). Hence, this study has used the fourth pillar of Carroll's CSR pyramid, philanthropic responsibility, to position the aim of the study to align a direct relationship between corporate and community far beyond the boundaries within which it operates. Given the specific social focus of this study, the nature of the stakeholder theory does not lie within the scope of this study.

### **3.5.1 Relationship between corporate and community**

According to Carroll (1991) corporate social responsibility (CSR) in its modern formulation has been an essential and progressive topic since the 1950s. CSR is seen as a commitment by corporate to contribute to economic development while improving the quality of life of members in local communities and society at large. CSR strategies are fundamental in that they are aimed to guide corporate to conduct its operations in an ethical, fair, socially friendly, and beneficial manner, striking a balance between social, economic, and environmental responsibilities while addressing shareholder's and other stakeholders' expectations (Carroll 2016).

As Bowen (1953) states CSR entails corporate entities acting as moral agents within society. The behaviour and methods of these entities should contribute to the guidelines set out by corporate governance reports and society as there is an expectation that social, ethical, environmental, and economic aspects be integrated into core strategies of their operations (Bowen 1953). To ensure this is the case, various impact assessment models have been developed both internationally and locally to assess these contributions as the CSR concept is centred on the idea of corporate as a key driving force in promoting and achieving societal goals. The impact



of CSR initiatives should be measured on its long-term contribution towards community development and to establish sustainable socio-economic systems (Jankalova 2016: 580). This being the case, since the primary role of CSR in community development should aim at addressing the community's expectations and aspirations (Lantu et al. 2017).

In the world today, there are a number of methods, standards, and initiatives to measure the status and contribution of CSR towards society (Jankalova 2016: 581). These include business excellence models, Dow Jones Sustainability index, FTSE4Good Index, Stoxx Europe Christian index, Hang Seng Corporate Sustainability Index and UN Global Impact principles to name a few. These evaluation approaches vary in scope and purpose as CSR standards and initiatives are different in each area.

Bowen (1953) reviews that corporate in the United States of America (USA) were critical sources for power and decision-making in the lives of members of society. This powerful position corporate has in society has become increasingly prominent over the past few years as CSR is extensively practised in Europe, the USA, Australia, and parts of Asia and has been taken up in different parts of Africa. CSR strategies are promoted by national governments, the European Union, the Organisation for Economic Co-operation and Development, and the United Nations and various inter-governmental organisations and non-governmental organisations (European Sustainable Development Network 2013; Lantu *et al.* 2017).

Jamali and Mirshak (2007) argue even though there is theoretical research about the impacts of CSR in a broad sense, studies on CSR in developing nations such as Africa and Asia are still lacking. In a case study, Muruviwa *et al.* (2018) found that there has been progress in the CSR agenda in African countries such as South Africa, Angola, Ghana, the Democratic Republic of Congo (DRC) and Nigeria, however there are other countries in Africa where CSR issues are still dominant. The reason for the lack for CSR activity in these African countries could potentially be attributed to no legislation to encourage the involvement of businesses in CSR programmes.

In South Africa, Banks *et al.* (2016) note that although there is no legally binding CSR framework, the concept of CSR has gained significant momentum. As the constitution encourages the private sector - through the Companies Act No 71 of 2008 - to participate in CSR activities to promote social, economic, and environmental development. Two key regulatory CSR initiatives within the South African context are the King Report: King (1994), King (2002) and King (2010) and Johannesburg Stock Exchange Social Responsibility Index (JSE SRI) (2004) which focuses on the relationship between corporate and society and is embedded in the CSR concept. The King Report promotes good governance practices and emphasises social responsibility aspects. This report also promotes seven points identified as being good governance: discipline, transparency, fairness, social responsibility, independence, accountability, and responsibility (King Report 2010). Specific to this study, which resonates with Sen's fourth instrumental freedom are the good governance principles: transparency, fairness, and accountability.

On the contrary, as Taylor *et al.* (2017) argue, if CSR reporting is not done with principles of good governance to ensure adequate and efficient measurement, gaps allow corporate entities the opportunities to put on acts of window dressing and smoke screens, which are counterintuitive to the CSR agenda. This could promote a culture which does not contribute to the advancement of economic and social welfare of communities as intended but are rather box-ticking exercises with little to no value. What is promoted in this study is that when conducting assessments of the impact of CSR initiatives, there is a need for careful considerations of evaluation tool use, time allocation and the nature of the development project.

### **3.5.2 Carroll's CSR pyramid**

One of the most influential models in business literature is the Carroll's CSR pyramid (Lantu *et al.* 2017). Carroll (2016) maintains that while it is important for corporate to make profit to function, it is equally important for these entities to understand the purpose and social responsibility to society. This led to the development of a business-centric framework made up of four-dimensions: economic, legal, ethical, and philanthropic responsibilities which are benchmarks and/or expectations for how corporate operates in societies. Carroll's framework is geared towards how corporates

should think about CSR, and not necessarily a model to be applied when making decisions about CSR.

For the purpose of my study, I will only focus on the philanthropic responsibilities as this dimension speaks to the seven corporate governance practices and the philanthropic sponsorships by corporate to NGOs such as the TCB. However, it would not be fair to the CSR agenda to review this model without briefly discussing the other three elements which make up Carroll's CSR pyramid. It is imperative that Carroll's CSR pyramid is reviewed in its entirety to associate how the philanthropic element of this leading CSR framework has potentially contributed to the lives of community stakeholders in this study.



*Figure 9: Carroll's CSR pyramid, 1979*  
*Source: John Dudovskiy, Research methodology, 2013*

**Economic responsibility:** The economic systems corporate use needs to be embedded in financial effectiveness – attention to revenues, cost-effectiveness, investments, marketing, strategies, operations, and a host of professional concepts to maintain long-term financial business success and to be able to compete in a competitive business world while being conscious of the impact it has on society (Carroll 2016; Dudovskiy 2013).

Legal responsibility ensures corporate is only bound to the economic responsibilities but also grounded in legal responsibilities under which they need to operate and function. According to Carrol (2016: 3) these ground rules include laws and regulations

which reflect society's view of "codified ethics" that guarantees fair corporate practices in its operations.

Ethical responsibility, in addition to legal responsibility, maintain that corporate entities operate and conduct its affairs in an ethical fashion in society. The goal of these ethical expectations is that corporate take responsibility for the range of norms, standards, values, principles, and expectations, which place emphasis on consumers, employees, owners, the community and shareholder's moral rights (Carroll 2016).

Philanthropic responsibility as described by Carroll (2016) are voluntary CSR initiatives guided by corporate's desire to participate in social initiatives, even though, not mandated, not required by law, and not generally expected by society. Corporate philanthropy entails forms of giving to the community which include but are not limited to gifts of monetary resources, product and service sponsorships, volunteerism by employees and management, community development and any other discretionary contributions.

The level of CSR relevant to this study is corporate philanthropy as stakeholders from larger retailers, mostly clothing retailers, donate sale stock and/or returned stock such as clothing items, accessories, shoes, homeware, home appliances to social enterprises such as The Clothing Bank as a CSR activity. Plessis and Grobler (2014) highlight that the South African retail sector generally has five categories at a technical level within which their CSR activities fall, namely:

- Cause promotion: promoting a worthy cause,
- Cause-related marketing: marketing a worthy cause,
- Corporate social marketing: behaviour change campaigns,
- Corporate philanthropy: donating to a charity
- Socially responsible business practices: moral and ethical business practices

Major South African clothing retailers focus on various social development activities such as the support of orphaned and vulnerable children, food security, and nutritional issues in developing communities. One such programme is a well-structured cause-related marketing campaign implemented through a loyalty card scheme which

donates a percentage of the customer's purchases to social organisations of the customer's choice. Such programmes are selling points to portray the right brand image and maintain a good reputation, which help attract new customers and build better relationships with existing ones (Plessis and Grobler 2014). This study falls into the fourth category mentioned above, corporate philanthropy.

Corporate sponsorships are an integral part of the operations of the TCB project. Without the sponsorships of clothing from all the retail partners, TCB project could possibly struggle to function as they currently do in terms of supporting its trainees to start retail trading micro-enterprises. However, this act of corporate philanthropic sponsorships does not supersede the idea of self-sufficiency, which is a fundamental aspect of TCB's project outcome, but rather share a beneficial relationship. Most corporates engage in philanthropy as a practical way to demonstrate their good citizenship since philanthropy responsibility is one of the most important elements of CSR as outlined by Carroll (1990). Social enterprises embark on enabling entities and individuals to ultimately function independently.

The assessment of CSR initiatives plays a significant role when active corporate–community partnerships are concerned as it encourages empowerment and the creation of sustainable communities (Ngoepe-Ntsoane 2018). There is opportunity for corporate to apply a qualitative framework such as the one proposed in this study rather than a box-ticking exercise to identify, assess and manage social impacts within its control and realm of responsibility to have a genuine socio-economic impact on society.

### **3.6 Social impact mechanisms**

This freedom has been linked to tools and means of identifying opportunities for social impact, with a focus on long-term and short-term planning. Social safety nets have key elements of short-term, long-term decision-making and planning which are also fundamental aspects of the social impact assessment models and tools used in these processes. This study is grounded on the assessment of social impact; hence, it is important to understand the SIA concept and tools used both internationally and locally in the planning and assessing of social impact. This section also highlights how NGOs such as the TCB encourage social safety and

security among beneficiaries from a stability perspective should any unforeseen circumstances arise.

### **3.6.1 Social impact assessment**

Social impact assessment (SIA) is multi-dimensional and produces positive and negative, primary, and secondary long-term effects that are direct or indirect, intended or unintended at different stages of development projects. It is a proactive, reflexive, and adaptive process which encourages responsible decision-making, improved project plans, and enables growth and development within communities through monitoring and evaluation (Vanclay 2003: 6). SIA is embedded in the environmental impact assessment (EIA) legislative structure as an umbrella or overarching framework that embodies all human impacts including community impacts, cultural impacts, development impacts, economic impacts, poverty assessment, and other impacts on societies (Bice 2014: 161).

Between the 1980s and 1990s the social impact of large-scale development projects became apparent, and the concept of poverty became more difficult to understand. New methods and tools were developed to address poverty within the design of development projects (Davis 2004: 10). Urban (2015) critiques that in a fast-growing global community there is little to no effective evaluation tools which offer an in-depth assessment of social impact. Social impact can be applied both prospectively and retrospectively. Prospectively refers to an explicit statement of intended changes at the outset which guide strategy, management, monitoring, and evaluation. Retrospective relates to evaluations conducted at the end of a project. This study offers an in-depth evaluation of social impact of a CSR initiative that is done at the end of the participants' participation in the TCB programme, hence social impact is assessed retrospectively.

The United Nations Development Group (2011) aligns their definition of impact with that of the OECD-DAC and adds that impact is about changes in people's lives. These changes can include knowledge, skill, behaviour, healthcare or living conditions for children, adults, families, or communities (OECD -DAC 2010; Hearn and Buffardi 2016). Ngatse-Ipangui and Dassah (2019) examine assessment of social impact as an imperative component to provide innovative, sustainable, and effective social

solutions. Social impact assessment (SIA) is now a legal requirement in several countries such as India with skilled practitioners and social scientists, who are regularly approached by project managers to produce SIA reports for proposed development projects (Mathur 2016).

In South Africa, a recent study by Aucamp and Lombard (2018: 173) focused on the practice of SIA and its potential to contribute to social development outcomes in emerging economies. This study found that the unstable implementation for mitigating, monitoring and management of SIA posed a threat to the potential of SIA achieving social development outcomes. A study by Kruger and Sandham (2018: 14) shares the same sentiments as Aucamp and Lombard (2018:178) and concluded that in order to rectify this problem SIA needs not be a box-ticking exercise to obtain authorisation and that there is “room for improvement”. Two strong points were raised by Kruger and Sandham (2018: 14), the first, “SIA should be a legally binding requirement led by both good practice and compliance” and the second, “there is a need for establishment of an SIA professional body for social specialist”. These conclusions resonate with the problem highlighted in Chapter One of this study, wherein I argued and reflected on my professional experience and found that there was no rigorous evaluation of post-implementation of CSR initiatives since there is no social impact assessment professional body to whom corporate retail answers.

### **3.6.2 Social assessments tools**

Internationally, corporate entities use two types of assessment tool groups to measure impact, namely self-assessment tools and external assessment tools. Self-assessment tools are used to conduct impact assessments by themselves (European Sustainable Development Network 2013). External assessment tools are used by NGO practitioners and field experts. These tools include interviews with members from the local communities where CSR activities have been conducted and are more reliable given the interaction between corporates and NGOs or external experts, where reports are provided to corporate with a clear indication of what can be done to portray more socially responsible behaviour, should there be a need to do so.

Table 1: Examples of social impact self-assessment and external assessment tools  
 Source: Naidoo, Keegan, 2020

<b>Impact assessment tool</b>	<b>Impact assessment tool type</b>	<b>Tool function</b>
<i>Partnership assessment tool Africa</i>	<i>Self-assessment tool</i>	“Tool to foster collaborations between UN and companies. It demonstrates the sustainability performance of partnership projects and gives an indication of their potential developmental value. The tool further helps guide decision-making and project planning. The outcome is easy to understand - triangle, circle, and star in different colours means negative, positive or excellent.” (Davis 2004)
<i>Oxfam South Africa</i>	<i>External assessment tool</i>	“Combines local assessment of livelihood impacts, value chain analysis, and an assessment of economic contributions in one comprehensive approach. Assessment is carried out by independent research teams supported by the company and by an NGO. The research questionnaire is individual for each company and region. The onsite interviews take a long time and lots of resources are necessary.” (Oxfam South Africa 2021)
<i>Poverty Spotlight</i>	<i>Self-assessment tool</i>	“The Spotlight is a tool that seeks to activate the potential of families and communities to lift themselves out of poverty. Using a technology platform, it offers a self-assessment survey and



		intervention model that enables people to develop practical solutions to overcome their specific needs.” (Povertystoplight.org 2021)
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Assessment of CSR initiatives is a way to evaluate the long-term effects of resources invested in projects through effective public consultation on potential changes in the lives of individuals and communities after projects are complete (Burdge 2003; Banks et al., 2016). The measurement of CSR initiatives is not a simple task as it presents significant challenges when determining the success or failure of its contribution to the social impact on community. The external assessment methods are found to be too expensive and time-consuming. These social impact assessment tools highlight a top-down perspective of SIA and can be argued to be an economically driven view of development as opposed to the bottom-up view deduced in clothing retail case studies highlighted by Perumal and Harvey (2015).

Burdge (2003: 228) discusses evaluative tools such as semi-structured interviews as community-based consultative methods which can be used to gain valuable information from individuals and groups of community stakeholders about the impact of projects. These approaches are cost-effective and require less time to complete as well as provide SIA practitioners with insightful knowledge about areas of impact through the reflection of lived experiences told retrospectively from a bottom-up perspective. In my study, a development link between corporate and community is evaluated from a grassroots and bottom-up perspective. This perspective adds to social impact assessment discourse with a specific focus on the impact of CSR initiatives.

### 3.6.3 Social safety assurance

In a world with a clear distinction between the rich and the poor, it has become the responsibility of non-governmental organisations, non-profit organisations, public and private corporates to address challenges of society, the economy, and the environment. The organisations assist stakeholders with key decision-making and planning of endeavours that directly impact on individual livelihoods. According to Ngatse-Ipangui and Dassah (2019) NGOs play a fundamental role in social elevation

of communities, through the creation of new opportunities via employment, promotion of income growth, enhancement, and provision of services, increased local income retention and engagement of people in key development projects.

Adding to these opportunities, NGOs create various other pillars in development projects such as money management (both finance and property), counselling (for both personal and family well-being) and skills development. The implementation of a set of guidelines within the public and private domains to evaluate and monitor programmes of a development nature should be structured to share best practices, enhance SIA methodologies, mitigate change, improve outcomes, and manage impacts both positive and negative to better the social world.

I set out to assess the social impact of CSR initiatives using the TCB project as a unit of analysis. It is important to use an effective and easy-to-understand evaluation technique such as the most significant change technique (MSC) to complement the theoretical framework used in this study. I used semi-structured interviews as a data collection method as the MSC process was an efficient way to communicate across cultures and sectors. Through identified domains of change, individuals told stories of significant change (SC) and those identified as the most significant change (MSC) which is of great value to them (Davies and Dart 2015: 12).

### **3.7 Conclusion**

In this chapter I reviewed literature framed within the adapted instrumental freedom: social participation, economic well-being and social opportunities, access to knowledge, and protective security. I explored the idea of democratic agency within a South African post-apartheid perspective and stakeholders' participation in society. I discussed social impact initiatives within the clothing sector both internationally and locally to gain an understanding of the use of clothing both in production and sale thereof. The review of these initiatives was to situate my study within the broader field of clothing and its use for development intent. The discussion that followed examined development and the SDGs but was narrowed down to goals that resonated with this study based on Sen's (1999) capability approach. I explored the corporate-community connection through corporate social responsibility in the South African retail sector and linked that discussion to the fourth instrumental freedom. Then to address this study's

problem and answer sub-question one and two, I discussed the concept of SIA and highlighted studies which suggested changes to better the practice of SIA internationally and within South Africa.

In the next chapter, I discuss the methodological orientation and answer sub-questions three and four outlined in Chapter One. This study views impact from a retrospective perspective through the application of the most significant change technique (MSC) and involved in-depth interviews with study participants who have graduated from the TCB project, to evaluate the impact of being involved in the TCB programme.

# CHAPTER FOUR

## DESIGNING SIGNIFICANT AND MOST SIGNIFICANT CHANGE TECHNIQUE

### 4.1 Introduction

The literature reviewed in the previous chapter was led by the five instrumental freedoms of the capability approach as I discussed in Chapter Two. In this Chapter, I began by operationalising study research objectives and questions, then discuss in detail my methodological process including how I adapted the most significant change technique for the study. I also discuss the sampling strategy, ethical considerations, trustworthiness, limitations, and delimitations as they all apply to the application of MSC in this study.

Table 2: Operationalising study research objectives and research questions  
Source: Naidoo, Keegan, 2021

<b>Research objectives</b>	<b>Response to research objectives</b>
<ul style="list-style-type: none"> <li>• To understand how different impact assessment models apply to a local CSR activity.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Research objective one is answered under the social assessment mechanism section in Chapter Three.</li> </ul>
<ul style="list-style-type: none"> <li>• To discuss ways in which clothing is used for socially responsible practices at The Clothing Bank.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Research objective two is answered under the Clothing and society section in Chapter Three.</li> </ul>
<ul style="list-style-type: none"> <li>• To design the MSC technique using concepts of the capability approach as a frame.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Research objective three is answered under the Most Significant Change technique as a data collection strategy section in the Chapter.</li> </ul>
<ul style="list-style-type: none"> <li>• To implement the MSC technique framed by the capability approach to evaluate the social impact of CSR initiatives through the TCB project.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Research objective four is answered under the Most Significant Change technique as a data collection strategy section in this Chapter.</li> </ul>
<b>Research questions</b>	<b>Response to research questions</b>
1. How are different impact assessment models applied in corporate social responsibility (CSR) activities?	<ul style="list-style-type: none"> <li>➤ Research question one is answered under the social assessment mechanism section in Chapter Three.</li> </ul>
2. How is clothing used for socially responsible practices at The Clothing Bank?	<ul style="list-style-type: none"> <li>➤ Research question two is responded under the clothing used for socially responsible practices in the TCB programme discussion in Chapter Six.</li> </ul>
3. What is the usefulness of the most significant change (MSC) technique as framed by the capability approach?	<ul style="list-style-type: none"> <li>➤ Research question three is answered under the potential of the MSC technique discussion in Chapter Six.</li> </ul>

<p>4. What is the potential of the MSC technique used to assess the social impact of CSR initiatives at the TCB project?</p>	<p>➤ The research question four is answered under the potential of the MSC technique discussion in Chapter Six.</p>
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## 4.2 Research design

This study used a qualitative methodological approach to attain an in-depth analysis of social impact of the TCB project in the lives of its graduates. According to Leedy and Ormrod (2005: 134) “qualitative research can be used to gain new insight about a particular phenomenon and develop new concepts or theoretical perspectives about the phenomenon”. The nature of this research approach can also be used to judge the effectiveness of policies, programmes, and practices. Qualitative researchers often use multiple forms of data collection in a single study to gather enough information to understand the intricacies of a phenomenon and context, system activities, and its functions and interactions (Leedy and Ormrod 2005).

A qualitative research approach befits this study to elicit participants’ experiences through stories. Interviews were used as a method for data collection in a story format as guided by the MSC technique. These stories were collected using interviews as a method to gain insight into an individual’s experience, understanding and perception of a given phenomenon and is a great tool for in-depth data collection (Ryan et al., 2009). The interview questions in this study were designed in accordance with the research questions to obtain insight into the experiences regarding the social impact of the TCB project on its graduates.

A qualitative case study research design was deemed appropriate for this study. Yin (1984) defines a case study research method as an empirical inquiry that investigates a contemporary phenomenon within its real-life context when the boundaries between the phenomenon and context are not clearly depicted and in which multiple sources of evidence is used.

## 4.3 Sampling strategy

The criterion sampling technique was used in this study to select the study participants. Criterion sampling is a type of non-probability sampling technique used when certain

criteria need to be met by the participants to participate in a study. The choice of sampling technique depends largely on the nature of the research questions (Maree 2007; Creswell 2007). The participants for this study were only selected from the Durban-based Clothing Bank to collect data within a real-life context to make a critical inquiry of the social impact of CSR initiatives.

“As impact is not static and each project has a varying number of attributes specific to that project that need to be taken into account when impact measurement is being considered” (Hearn and Buffardi 2016: 2). In the case of TCB project, I deemed a minimum of one year of graduation as an acceptable period to measure the impact of the project on the lives of its graduates. This means that the key criteria used was to select participants who graduated from the programme between 2016 and 2019. This period was seen a substantial amount of time in which sufficient data was available to answer the main research question: Have CSR initiatives had any impact on the lives of individuals who have graduated from The Clothing Bank based in Durban?

The MSC technique was befitting to measure impact as the selected participants may possess sufficient experience and insight to contribute to the evaluation of CSR initiatives through the TCB project. There were ten study participants that were interviewed, each one gave an account of the social impact of the TCB project on their lives. One participant was a part of the programme between 2015 and 2017, four participants between 2016 and 2018 and five between 2017 and 2019. Seven of the participants are still running their informal clothing businesses, one has a fashion business, one has several businesses including a homeware business which was started through TCB, and one works as a call centre agent in a company based in Umhlanga, a suburb on the north of the coastal city of Durban.

#### **4.4 Introduction to study participants**

In the interview study participants were asked to tell me about themselves. The questions I used for this introduction were:

- When did you graduate from The Clothing Bank project?
- How did you become involved with The Clothing Bank? and;
- What are you doing since graduating from The Clothing Bank project?

The responses to these questions present a diverse group of women who have graduated from The Clothing Bank. They have all been through the Poverty Stoplight survey before they could be accepted into the project. To highlight the diversity among the study participants, I have included an introduction to the 10 women in Table 3 below.

Table 3: Introduction to study participants

Source: Naidoo, Keegan, virtual raise interest photoshoot, 2020

<b>Participant</b>	<b>Response (Brief biography of participant)</b>
Participant A	Married woman and a mother who is currently running a fashion design business. She describes herself as a bubbly and positive person who loves life and was introduced to The Clothing Bank by a coach who worked at TCB. She then started on the training project in 2016 and graduated in 2018, thereafter, “did a fashion design course, now practising as a fashion designer and registered my business.”
Participant B	Lives in Umlazi <sup>3</sup> and is a mother of two girls, aged 21 and 11 and she describes herself as very hardworking, a go-getter and a businesswoman. She began her training at TCB in February 2017 and graduated in March 2019. Participant B heard about TCB over a radio interview and was inspired to join the project. “I am still into selling clothes and I am still ordering at TCB, but we do have other

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<sup>3</sup> Umlazi is the fourth largest township in South Africa with an estimated population of 404,811.

	source and suppliers who we order from. I am still into clothing.”
Participant C	Married mother of two children, aged 15 and nine years old and she describes herself as an outgoing woman who is obsessed with business. Participant C was introduced to TCB by a friend and began on the project in 2016 and graduated in 2018. After graduating from TCB project, Participant C had a store where she sold clothing and homeware. She is now selling homeware online and is also helping other women set up online businesses to sell clothing and homeware.
Participant D	Lives in Lamontville <sup>4</sup> and is a single mother of four children: three daughters and one son. A friend introduced her, and she began her journey with TCB in 2017, graduating in 2019. She is still selling clothing since graduating from the project.
Participant E	Married mother of four children who studied nursing. While she was seeking for a job in the nursing industry, she worked at a non-profit organisation until an acquaintance invited her to the TCB open day <sup>5</sup> . She took the opportunity offered to her by TCB as the “teaching

<sup>4</sup> Lamontville is a town in EThekweni in the KwaZulu-Natal province of South Africa with an estimated population of 32,421 (Pewa 2019: 24).

<sup>5</sup> TCB open day is a day where potential project participants are invited to learn more about The Clothing Bank



	<p>women how to fish” idea appealed to her. Participant E began her training at TCB in 2015 and graduated in 2017, thereafter was offered to stay on as TCB ambassador<sup>6</sup> until 2019. She is still selling clothing and has a job at a retirement village as a nurse and loves both her jobs equally as they make her money which makes her happy.</p>
Participant F	<p>Married mother of three children aged 15, 12 and three years old who began at the TCB project in 2016 and graduated in 2018. Participant F stumbled upon the TCB project while in search for employment. She saw a group of women standing outside the TCB building and decided to approach them for information and three days later she was called for her first screening interview to join the TCB project. After graduating from TCB, she sold clothing for a while, thereafter, due to competition and inability to recover her business after goods were stolen, she decided to find a job in telesales.</p>
Participant G	<p>Married for 17 years and is a mother of three: two girls and one boy aged 16,12 and six years old and relocated to Durban from Dundee five years ago. Her journey with TCB began in February 2017 and she graduated in March 2019. Participant G describes herself as business minded</p>

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<sup>6</sup> TCB ambassador is a position held by a graduate of the two-year training programme who coach and mentor new participants joining the project.

	woman, however, she was struggling after relocating to Durban. A woman from her church introduced her to TCB and she is still selling clothing while working on starting a déco and catering business.
Participant H	Lives in Ntuzuma <sup>7</sup> and single mother of two children, aged 25 and 15. She started at TCB in 2017 and graduated in 2019. A friend from church introduced her to the project and she describes herself as a person who likes to sell clothing. Participant H is still selling clothing and really enjoying it.
Participant I	Mother of two children, aged 12 and 7 and lives with her grandmother and two brothers. She is a community leader and through a leadership programme started an organisation that deals with social ills, mentoring of the youth, and the less privileged elderly population. Participant I also started an after-school programme where university students from the area tutor primary and high school children who are struggling with mathematics. Her partnership with schools and other organisations began a Readers Digest which introduces literature into the community. Participant I started at TCB in 2016 and graduated in 2018. A neighbour who was part of the TCB project introduced her to the project, when she

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<sup>7</sup> Ntuzuma is a town in eThekweni in the KwaZulu-Natal province of South Africa with an estimated population of 114,231 (South Africa, Department of Local and Provincial Government 2005: 4).

	<p>needed a change in life the most. “I saw how the TCB programme changed her life and told her that if there is an open day she must please let me know. I wanted to change my life like she did hers, to make my children’s lives better and I was the older one at home and my mom was not working, I felt like I needed change, I was yearning for change.”</p> <p>Participant I is still selling clothing while pursuing her studies in Tourism Management at a South African university. “TCB brought about a lot of change in my life. There were life skills at TCB to help us be the very best we could be.”</p>
Participant J	<p>40-year-old single mother of two children, aged 25 and 6 and describes herself as a happy, patient, kind and hardworking person. Participant J started her journey with the TCB project in 2017 and graduated 2019. One of her friends saw a TCB advert on social media and introduced her to the project and she is still selling clothing.</p>

#### **4.5 Most Significant Change technique as a data collection strategy**

The Most Significant Change is a technique conceptualised in 2005 by Rick Davies and Jess Dart. This technique is perceived as useful in “evaluating the impact of projects, as the stories reflect real changes that have taken place in the lives of project participants” (Dart and Davies 2005: 8). MSC delivers a rich picture, which is a detailed account of participants’ experience before, during and after a project. This is used to

assess impact of projects through the collection of data, where people must explain why they believe one change is more important than another. Davies and Dart (2005: 12) state that “it is an evaluation tool used to communicate across cultures and encourages study participants to tell stories of significant and most significant change which is of great value to them”.

Davies and Dart (2005) state that MSC can result in a multitude of positive effects on projects and be conceptualised in several ways. It is also different and thought-provoking as evaluation portfolios for participatory projects have diverse and complex outcomes and some key strengths of MSC is that people immerse themselves in the MSC process; this seems to be largely due to the storytelling process. The MSC is a process with multiple steps and each step can be adapted to suit the objectives of the evaluation process. This study adapted the MSC technique as an evaluation tool for data collection from TCB project to assess whether there has been any impact in the lives of its graduates. I used four MSC steps to collect data from the study participants: step one was the virtual raise interest workshop, step two was the domains of change, step three was collecting stories of significant change (SC) and step four was searching for the most significant change (MSC) story through a semi-structured interview.

#### **4.5.1 Step one: Virtual raise interest workshop**

According to Davis and Dart (2005: 15) the MSC process starts with the step called raise interest. This step involves helping the participants to understand the purpose of MSC and how it works as a method. The goal of the raise interest step is to convey a message that the MSC process is simple and straightforward, so the participants can feel comfortable to participate. A commonly used method when explaining the process is an ice breaker. Davies and Darts (2015: 16) provide an example of a newspaper as an ice breaker “a newspaper [can be used to] explain the MSC process and to create interest around MSC in which a newspaper headlines essential events from the previous day on the front page as they are of great importance and places significant events stories to follow.” This method helped to explain the relevance of the MSC process to the participants.

For this study<sup>8</sup>, I created my own ice breaker activity which I titled 'Showstopper story" to coincide with the theme of clothing. This ice breaker was inspired by a designer's best look in a collection at a fashion show and the last look is usually the centre of attraction in the entire collection. This showstopper ice breaker was used as an example to explain and familiarise the participants with the process of the most significant change technique. For the virtual raising interest activity, I styled fifteen outfits on a mannequin and took photographs of each outfit **(See Appendix E)** and shared these photographs with the participants on WhatsApp<sup>9</sup> messenger.

Table 4: Showstopper activity for virtual raise interest workshop  
Source: Naidoo, Keegan, virtual raise interest photoshoot, 2020

	
<p style="text-align: center;">Look 1a</p> <p>Look 1a: Short sleeve black printed shift dress front view</p>	<p style="text-align: center;">Look 1b</p> <p>Look 1b: Short sleeve black printed shift dress side view</p>

<sup>8</sup> Initially, I was meant to conduct a contact workshop at TCB to explain the MSC process to the participants, however, due to the COVID- 19 pandemic, I had to do the raise interest workshop virtually using the Whatsapp call. This study's raise interest activity was initially supposed to consist of two rails with twenty clothing items each, however, it was changed to fifteen styled outfits for participants to choose from.

<sup>9</sup> Whatsapp is instant messaging social media application which allows users to communicate using text, call or video calls. This is a quick and easy form of communication and is one of the cheaper applications on the market.



Look 2a



Look 2b

Look 2a: Long sleeve pink feather hem dress front view  
Look 2b: Long sleeve feather pink hem dress side view



Look 3a



Look 4b

Look 3a: Black leather jacket and mini skirt with lace cream leotard front  
View  
Look 3b: Leather black jacket and mini skirt with lace cream leotard side  
view



Look 4a

Look 4a Fringe coral tank top and grey tulip skirt front view



Look 4b

Look 4b Fringe coral tank top and tulip grey skirt side view



Look 5a

Look 5a: Satin chartreuse tank top and pleated front mustard pant front view



Look 5b

Look 5b: Look 1b Satin chartreuse tank top and pleated front mustard pant side



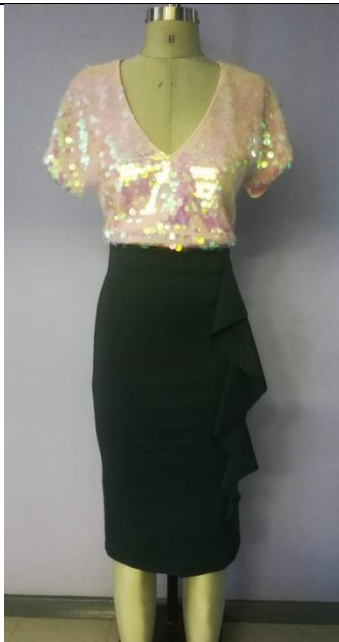
Look 6a

Look 6a: Strap black frill hem dress front view



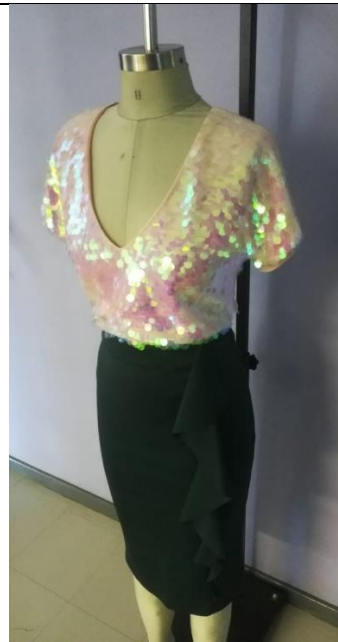
Look 6b

Look 6b: Strap black frill hem dress side view



Look 7a

Look 7a: Sequin pink top and frill bottle green tulip skirt front view



Look 7b

Look 7b: Sequin pink top and frill bottle green tulip skirt side view





Look 8a

Look 8a: Lace black jumpsuit front view



Look 8b

Look 8b: Lace black jumpsuit side view



Look 9a

Look 9a: Pleated neck navy top and printed short mustard skirt front view



Look 9b

Look 9b: Pleated neck navy top and printed short mustard skirt side view



Look 10a



Look 10b

Look 10a: Halter neck dusty pink top and pleated pink pants front view  
Look 10b: Halter neck dusty pink top and pleated pink pants side view



Look 11a



Look 11b

Look 11a: Frill sleeve black dress front view  
Look 11b: Frill sleeve black dress side view



Look 12a

Look 12a: Crinkle pink top and tie up silver mini skirt front view



Look 12b

Look 12b: Crinkle pink top and tie up silver mini skirt side view



Look 13a

Look 13a: Floral embroidered multi-colour off-the-shoulder dress front view



Look 13b

Look 13b: Floral embroidered multi-colour off-the-shoulder dress back view



Look 14a

Look 14a: Sleeveless elasticated waist gold top and flounce hem black pants front view



Look 14b

Look 14b: Sleeveless elasticated waist gold top and flounce hem black pants back view



Look 15a

Look 15a: Spaghetti strap rose pink dress front view



Look 15b

Look 15b: Spaghetti strap rose pink dress back view

I used Whatsapp for communication with study participants as this was the social media application that all participants voiced to be comfortable using. The day before the interview, I sent out data to ensure each participant would have network connection during the Whatsapp call, thereafter, I sent out voice notes on how the participants should approach the ice breaker activity, accompanied by the photographs of the fifteen styled looks to get the participants prepared for the ice breaker activity. The participants were tasked to select three styled outfits that most appealed to them and to explain the reason for their choices as the three chosen styled outfits were symbolic of 'significant' change stories. After choosing the three styled outfits, they selected their favourite 'showstopper' outfit and explained the reason for that choice as the showstopper outfit was symbolic of the 'most significant' change story.

The three figures below were among the most popular choices during the virtual raise interest workshop. With regards to Figure 9, Participants revered it for its colour and flounce hem, participants all mentioned that it was a great dress for the Durban climate. Figure 10, Participants liked the colour and sleeve length while others enjoyed the high neckline as well as the feather trim detail at the hem. Figure 11, the Participants loved the colour and the length, and the sleeve style and those who chose it said it was an ideal dress to wear to church and it was versatile as one could style it as a day look and it also translates well into an evening look. Out of these three most popular choices, Figure 11 was chosen as a showstopper look, for the reasons stated above, by majority of the participants during the virtual raise interest workshop. After the virtual rising interest activity, I explained in detail to the participants how the ice breaker activity related to the MSC process and prepared them for the rest of the MSC process to measure the impact of TCB project. Once this was explained, the next step followed which was outlining the domains of change.



*Figure 10: Look 6a, Strap black frill hem dress front view*

*Figure 11: Look 2a, Long sleeve pink feather hem dress front view*

*Figure 12: Look 11a, Frill sleeve black dress front view*

*Source: Naidoo, Keegan, virtual raise interest photoshoot, 2020*

#### **4.5.2 Step two: Domains of change**

The domains of change can be broad or predetermined categories which can be used to guide the collection of significant stories of change. The benefit of using predetermined domains of change is that it provides structure to the interviewer and interviewee when eliciting stories. Davies and Dart (2005: 18) advise that “between three and five domains is a manageable number and that using domains of change has immediate practical value”.

This step looked at the categories for possible significant change stories which relate to changes in the quality and development activities of the participants’ lives. I drew from Sen’s five instrumental freedoms discussed in Chapter Two, namely social participation, economic facilities, social opportunities, access to knowledge and protective security as predetermined domains of change to structure the interview questions and collect stories from participants **(See Appendix D)**. These predetermined categories were chosen to measure the impact of the TCB project. I asked the participants interview questions in three steps:

- Step one was to introduce themselves, the responses are depicted above in Table 1,
- Step two were questions relating to domains of change to collect SC stories and the MSC story,
- Step three was the most significant change story questions which summed up the responses of step two with a few additional questions.

MSC is designed to be participatory and traditionally domains of change are identified with the community. However, the human centred and interconnected nature of the capability approach coupled with the adaptability of the MSC worked well-together and immediately presented identifiable domains of change which would resonate with the knowledge study participants would already possess from their lived experiences. This reason made using the capability approach to design and adapt the MSC technique easy to understand and engaging for study participants.

#### **4.5.3 Step three: Collecting stories of significant change**

According to Davies and Dart (2005) semi-structured interviews can be a useful way of generating many SC stories in a short time through the efforts of a group of people who are dedicated to the task. During this step, it is important to document information about who collected the stories and when the events occurred, the description of the story itself and the events described in the story. The participants are interviewed about stories of significant change (SC) which emanated from their experiences before, during and after the TCB project.

The interviews were conducted at various locations in Durban; six were conducted at fast food outlets which were convenient for the participants and for the other four interviews, I visited the participants at their place of residence with their permission. All the interviews were voice recorded and lasted for approximately one hour. During the interview process notes were taken and the recorded interviews were, then, transcribed. The notes were read back to the participants to ensure that I had captured the stories in their own words.

#### **4.5.4 Step four: Searching for the MSC story**

Lastly, this step involves elaborating on the most significant of the collected significant stories of change and why that story is regarded as such. During this stage, it was important to get more specific details about the MSC story as this highlighted the depth of the participants' experience and added value to the MSC process as a data collection method. During the interviews, the participants reflected on all the experiences shared and highlighted the most significant change story from all their stories and explained the reasons thereof. In line with the instrumental freedoms as domain of change, the identified MSC was regarded in this study as the most significant freedom to them.

#### **4.6 Trustworthiness**

According to Neuman (2000) the reliability and validity of a study is not only based on consistency alone but also on the potential of the study to be repeated. Since reliability and validity are associated with quantitative research, Guba and Lincoln (1985) as cited in Leedy and Ormrod (2004) state that for qualitative researchers' reliability be replaced with dependability and validity be replaced with credibility and transferability. Guba's (1981) as cited by Shenton (2004) proposes four criteria - credibility, transferability, dependability and confirmability which need to be covered to establish trustworthiness of findings in qualitative research.

Credibility ensures that a true picture of the phenomenon being studied is presented. Transferability provides sufficient contextual detail of the fieldwork to highlight whether the findings of the study can be justifiably applied to another research setting. The purpose of dependability is to ensure a future researcher can repeat the study being conducted. Lastly, confirmability ensures a researcher has taken the necessary steps which demonstrates that the findings that emerge are from the data and not their own predispositions (Shenton 2004).

In this study, the four criteria were used to ensure trustworthiness of research findings. To ensure credibility the semi-structured interviews were voice-recorded so data could be revisited to check emerging themes and whether the transcribed data was a true reflection of the participants' experience. I used member checking



by reading back to the participants to check if I had captured the essence of their significant change stories. Transparent and clear descriptions were made available to assist the participants to make judgements about whether the final themes were true to their experiences highlighted in interviews.

To ensure transferability, I used “thick” description (Leedy and Ormrod 2004: 150) to allow other researchers to clearly understand the research context and the process. To ensure dependability my study employed an in-depth methodological description of MSC to allow the study to be repeated when evaluating development programmes within other social enterprises in future. The engagements with both my supervisors and consulting with a friend who has a master’s degree in Public Administration, to review my study to ensure there was a lack of researcher bias in the findings is regarded as my attempt to ensure confirmability.

#### **4.7 Ethical Considerations**

From an ethical perspective, I ensured all participants were informed before committing to take part in this study. I gave the participants all the necessary information regarding my research project and the participants were informed that their participation was voluntary, and should they wish to discontinue, they were able to do so at any step during data collection. Before I commenced with the data collection, the letters of information and consent (**See Appendix B**) were distributed, read, and signed by the participants.

Upon visiting the TCB offices earlier in 2019 The Clothing Bank branch manager, informed me that potential participants are proficient in English. However, since most of the participants’ home language is IsiZulu, therefore letters of information, consent and questionnaires were made available in their home language to give the participants the option had they preferred to respond in this language (**See Appendices F, G and H**). Although I am proficient in IsiZulu to some extent, I use it as a second language and therefore, I asked a colleague whose first language is IsiZulu to assist in order to not compromise the meaning embedded in the data. I asked the colleague to voice record all the IsiZulu translated appendices and I sent these IsiZulu-recorded voicenotes on Whatsapp to the study participants. My colleague was

present and on stand-by during all the steps of data collection to assist in reading questions in IsiZulu should participants request this.

The data collection process took place over a two-week period to ensure all project details discussed were still fresh in the participants' minds for the member checking process. The participants were assured that I would only use information collected during the data collection steps for this study. All interviews were voice recorded with the permission of the participants. The participants were granted anonymity with each other and the public with each being assigned an alphabetical pseudonym (Leedy and Ormrod 2004). However, all the participants wanted their names mentioned in the acknowledgments of the dissertation, and the reason is that the stories shared in the body may not be immediately associated with them as mentioned in the acknowledgement. The data collected was stored electronically in devices that are password-protected and this data will be deleted after five years which follows the institutional data storage requirements.

#### **4.8 Delimitations**

Delimitations refer to the limitations researchers consciously engage with while conducting any type of research. "These relate to the boundaries or limits set by the researcher so that the study's aims, and objectives do not become impossible to achieve" (Vithal and Jansen 2010: 35). The only delimitation in this study was that only graduates who graduated between the 2016 and 2019 from the Durban-based Clothing Bank project were selected to participate in this study. TCB project is the longest running project at the Durban-based Clothing Bank, and this was deemed as sufficient years in the project's history in which impact could be measured.

#### **4.9 Limitations**

Limitations in qualitative research relate to the factors which are beyond the control of the researcher (Maree 2007). Specific factors to this research were time and cost as this study could not be done with other TCB branches, namely Cape Town, Johannesburg, East London, and Paarl. There are various concepts related to CSR such as triple bottom line (TBL), Corporate Responsibility (CR), Corporate Sustainability (CS), Environment, Social and Governance (ESG), and Corporate Sustainability and Responsibility (CSR) which could not be covered in this study

due to the specific scope of this study. As done in this study, there is an opportunity for future researchers to use qualitative methods of inquiry to assess the impact these various concepts of CSR have within development evaluation programmes in society.

#### **4.10 Conclusion**

In the chapter, I discussed the research design and sampling strategy applied and I described how the MSC process and its application as an evaluation tool were designed in the study to investigate if CSR initiatives have had any impact in the lives of women who have graduated from the TCB programme. The four MSC steps were unpacked, and I engaged with the participants in a virtual raise interest workshop and semi-structured interviews where study participants had an opportunity to share their stories about personal and social experiences of success, failure, and development before, during and after the TCB project. I then described how I addressed issues of trustworthiness and ethical considerations in this study and concluded this chapter with a discussion of the delimitations and limitations. The next chapter discusses how I approached data analysis and the findings are discussed as obtained in the implementation of the MSC process framed by the capability approach.

# **CHAPTER FIVE ANALYSING STORIES**

## **5.1 Introduction**

In this chapter, I analyse the data generated from the SC and MSC steps of the data collection process with the ten study participants. The study aimed to assess the social impact of corporate social responsibility initiatives by using the Most Significant Change as an evaluation technique. The main research question was: How do CSR initiatives contribute to change in the lives of individuals who have graduated from The Clothing Bank based in Durban? To answer the main research question, I used Sen's instrumental freedoms as the guiding domains to frame interview questions and the analysis followed the same sequence.

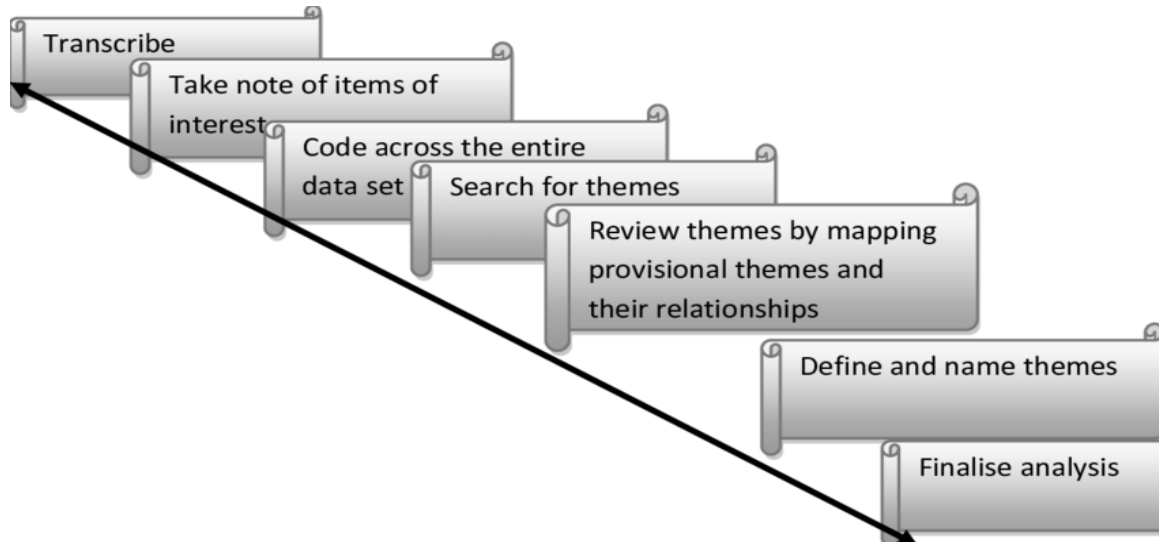
Participants responded sufficiently to the series of questions they were asked, and the data was appropriate to respond to the research question. There was an interconnectedness to many of the participant responses, which was expected given the interconnected nature of Sen' (1999) instrumental freedoms as described in Chapter Two. For this analysis, I drew on steps from a thematic analysis method by Braun and Clark (2006). I scanned and cleaned the data from transcripts and highlighted key quotes from the participants' responses. Then I tabulated the large groups of themes and further narrowed these into smaller, more focused groups. Now I analyse and discuss these themes, which emerged from the data in conjunction with literature related to the themes.

## **5.2 Data analysis method**

Data analysis is not simply a method for the analysis of data but rather a theoretical and methodological whole. Data analysis intertwines theory and method to recognise social structures and meanings. This leads to exploring how the ideas and beliefs evident in the social world came to be constructed and maintained (Crawford 2004). There are various types of data analysis such as hermeneutics, content analysis, narrative analysis, conversation analysis and discourse analysis amongst others (Maree 2007: 102), but thematic analysis is the type used in this study.

According to Braun and Clark (2006: 79) thematic analysis is,

a method for identifying, analysing, and reporting patterns (themes) within data. It minimally organises and describes your data in (rich) detail. However, this process does frequently go further than this, to interpret various aspects of the research topic.



*Figure 13: Steps in thematic analysis*

*Source: Braun and Clarke, 2006*

For this study I used thematic analysis to analyse raw data generated through semi-structured interviews with ten participants and present the findings in a thematic form. I drew on the thematic analysis method by Braun and Clark (2006) in figure 12 above to systematically analyse data. The method above consists of seven steps: transcribe, taking notes of items of interest, code across the entire data set, search for themes, review themes by mapping provisional themes and their relationships, define and name themes and the last step, finalise analysis.

For further support in the data analysis process, I referred to the MSC technique as defined by Dart and Davies (2005) for guidance as this technique uses a similar process called thematic coding to analyse MSC stories. MSC data analysis is a rigorous and useful process and has various ways to analyse and describe the range of themes contained in a set of significant change stories (2005: 41). Two of the MSC steps which resonate with this study, the first is thematic coding which is a method to search all the stories for different kinds of change. The second is analysing the SC stories for positive and negative changes which is a high priority for MSC analysis.

Since the MSC data collection methods were adopted in this study it is only befitting that MSC data analysis approach is infused in this process to align and unpack social impact.

### **5.2.1 Themes discussion**

Given that the interview schedule followed a systematic structure derived and adapted from the five instrumental freedoms of the capability approach, this chapter follows a similar sequence. In the previous chapter, I introduced the study participants in detail and allocated each participant an alphabetical pseudonym. Participants were referred to as Participant A through to Participant J since 10 participants were interviewed. This encoding is an attempt to protect their identities as much as possible. I have included a sample of six interview transcripts as **Appendix H**.

This study's data analysis process was done as follows: In step one, I transcribed the audio-data with the help of a professional transcriber. In step two, I compared the key notes taken during the interview with the transcribed data to ensure credibility of research findings. In step three, I tabulated the transcribed data into broad categories; a process of scanning, cleaning, and analysing the data to identify provisional themes. Steps four and five worked simultaneously, as I further analysed the large groups of tabulated data and provisional themes to create into smaller, more focused groups of data and key themes. During this process, I categorised and isolated extracted quotations that highlighted prominent themes and identified key similarities in the data. In the sixth step, I defined and named these; this was done in sentences form to complement the story-telling component of the MSC technique. In the final step, I discussed the themes in conjunction with participant responses and theorised these responses with supporting literature.

Below I have included a screenshot of how I conducted the data cleaning and scanning processes. Under each domain heading I have described the domain and the interview questions posed to study participants. Thereafter, using sub-headings highlight key responses from study participants which identify themes pertinent to the domain. I conclude each domain with a summation of themes.

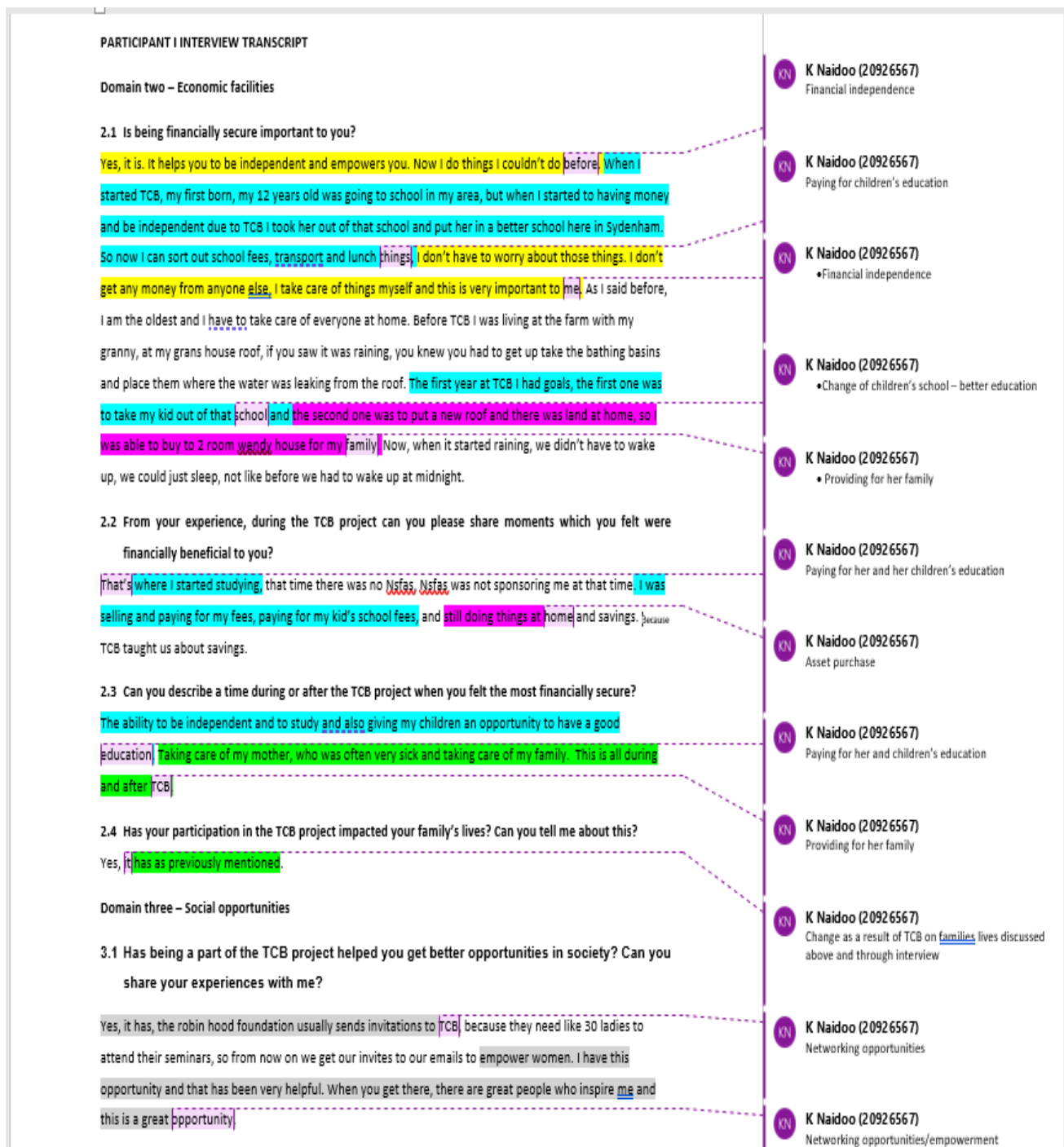


Figure 14: Participant I, interview transcript, page 3

Source: Naidoo, Keegan, Data collection process, 2020

### 5.2.1.1 Domain one: Social participation

This domain relates to the study of participants' ability to freely participate in society by raising issues which concern their own and their family's well-being. This category is affiliated with agency: the power to use one's abilities to encourage change and

bring about awareness to social issues through the involvement in matters of such nature. In order to elicit this kind of information, the participants were asked these three questions:

- Do you remember a time during the TCB project when you participated in raising issues about matters which affected your life? Tell me about this.
- Can you describe a time when you were a part of something which brought about change for yourself and/or family?
- Why was this experience important to you?

Based on the interview responses under this domain, two key themes emerged among participants' response from; these were: sharing knowledge and skills from TCB training with others and voicing community issues.

#### **5.2.1.1.1 Sharing knowledge and skills from TCB training with others**

This theme was evident in responses from study Participants C, E, H and I. Those who have been empowered as a result of their participation in the two-year TCB training programme shared the knowledge and skills gained from the project to empower persons within their communities. As some of the participants became suppliers of TCB clothing and homeware for other women to generate an income by introducing members of their community to the TCB project.

Participant C shared of a time when she introduced her friend and sister-in-law to the TCB,

The biggest change right there, I put her [friend] in a programme and my sister-in-law, she's one of the ladies who are doing so well at TCB. She graduated 2 weeks ago.

Participant E spoke of a time when she helped empower women in her community,

There are ladies in my community – women at work - who were selling fruit and veg, so I showed and told them about saving. They didn't know how to save, so I took my knowledge to the community... Teaching them has been big for me. Helping my community in this way has been big for me.

Participant H disappointedly reflected on a moment where she tried to assist a woman in her community which did not end well,

I tried to help a woman in my community, to sell clothing for me, she ate all my money, and I was very stressed. I like to help people in my community, but people just disappoint. She brought only 20% out of a 100% of my money.



Participant I shared a story of how she encouraged change in people's lives by creating awareness of the TCB for previously unemployed people and this was done by teaming up with a librarian from the local library,

So, during TCB, I took my library contact to TCB so that when there is an opening at TCB, the librarian will get an email to print out and stick on the library wall so people will know about TCB. So now people know about TCB. Most people in my area are selling clothing like me and their lives have changed like mine. Selling makes us an income. So, we have jobs and not unemployed anymore.

This theme highlighted key responses from study participants' active role in encouraging change and creating awareness among community members. It is evident that for study participants being a part of the TCB project had a ripple effect on the lives of community and family members.

#### **5.2.1.1.2 Voicing community issues**

This theme related to study participants sharing stories of when they were involved in community activities such as evicting suspected drug dealers from their communities and standing up for government housing which was rightfully due to them. Both instances, shared by Participants B and D occurred before they joined the TCB project. The stories shared by Participants G, and I are also stories involving the community, as they were trying to make a difference in the lives of community members. Even though Participant I's contribution began before her joining the TCB project, it continued after she joined the TCB, where she was able to heal from past hurtful experiences and use this healing to assist other women who have been hurt in a similar way.

Participant B spoke of the moment when she fearlessly confronted an individual suspected of dealing drugs in her community,

Before TCB, in my community there was a problem about drugs. This almost got me into trouble with the drug lord. We got rid of the drug lord from our community.

Participant D described the time when she stood up together with her community for what rightfully belonged to them,

I remember the time in my area they build the, that government house, people they just come in our area. They take the houses, I was the one who said no, Let's go, stand up and talk this thing out.

As a church leader, Participant G expressed her involvement in assisting to raise funds for the increasing number of children attending church,

It's not a big story but it touched my heart. We had a Sunday school teacher who needed help. She came to me and said that there are a lot of children now and I need help... Just to raise money... cause most of the children's parents don't attend church with us. There are the children from the community, so we said OK let's do something just to raise interest... draw up donation form and put a church stamp and then we went to collect. We also asked the church members for donations, and we didn't have money... We were able to raise those funds, we had to hire a place.

Participant I was emotional when she shared these moments which changed her life and how she was able to assist other women who were in her position,

World changers (WC) helped me a lot. I even have started a support group for rape survivors. They are not victims, they are survivors. I have created this group with other ladies... like I got some help from TCB. I got counselling from TCB, there was a woman who would come twice a month to counsel us. In TCB they ask you if anything is bothering you and then you can talk to someone about it, to other ladies or professional help. TCB has helped to heal me from my past experiences.

This theme highlighted different perspectives of how study participants used their voices to create awareness surrounding social issues such as drug abuse and rape, lack of funds to provide comfort of their children, and social injustice in regard to government housing issues. Below I provide a consolidated discussion of the two themes highlighted above.

#### **5.2.1.1.3 Summation of themes**

Under this domain the study participants used the skills and knowledge gained while being on the TCB project to help others in their community. This aligns with the SISTER (service, integrity, sustainability, teamwork, excellence and respect) values on which the TCB project was built (The Clothing Bank Annual Report 2019). From my personal experience, whilst interviewing the participants, I sensed a genuine sense of sisterhood among the participants. They all knew each other even though they might have graduated at different times from the TCB project. Some of the participants, particularly Participant G, assisted me in making sure I got in contact and interviewed some graduates with some being her friends who were also interested in being a part of this study.

At the core of one's participation in society was the idea of voice as a tool to change and shape their lives; the freedom to willingly participate in all activities which affect one's well-being and the freedom of speech enriches the human experience and propels the human development agenda forward (Sen 1999). Study participants' responses indicated that before joining the TCB, there were instances of collaboration with their community members. The participants were able to be agents of change, however, as graduates of the TCB project they were encouraged to harness their activeness in their communities. Sen (1999: 189) defines agency as a person's ability to be an agent of change, who has the power to alter their life regardless of limitations presented to them by certain external factors. Through setting and defining their personal goals and objectives upon starting the two-year programme, the participants showed the ability to act independently.

I found that participants' responses in this domain related mostly to their everyday experience which linked to their socio-economic imperatives. Generally, their participation in socio-political aspects in the community setting was not evident. This was highlighted as many of the responses under the domain were geared towards providing for their immediate and extended family. Notably, the study participants' responses there was a lack of interest shown in social participation from a political standpoint. This could be linked to Turok (2008) who argued years down the line after a newly elected democratic government, South Africa is still plagued with some of the highest rates of unemployment, poverty, and inequality. It can be assumed, since study participants faced abject poverty before they could join the TCB project as indicated by the Poverty Stoplight survey, this could contribute to one being uninterested in the topic. This investigation could be a recommendation for future research.

#### **5.2.1.2 Domain Two: Economic well-being**

This freedom focused on economic well-being from a personal finance perspective and was centred on the importance, benefit, and impact of financial well-being. To this end, four interview questions were asked in relation to the main research question, these were:

- Is being financially secure important to you?
- From your experience, during the TCB project can you please share moments which you felt were financially beneficial to you?
- Can you describe a time during or after the TCB project when you felt financially the most secure?
- Has your participation in the TCB project impacted your family's lives? Can you tell me about this?

Based on the interview responses under this domain, three themes emerged among the participants' responses. These were: gaining financial independence, the purchasing of assets, and the ability to provide for family.

#### **5.2.1.2.2 Gaining financial independence**

During the interviews when participants were asked if being financially secure was important to them, all ten participants' answers were yes or very important. The responses by Participants B, C, G, H and I were as follows:

Yes, it is, I think it is important for everyone but especially us who are parents. It is important for us to have financial security.

Participants B added by stating,

Very...if I'm not financially secure it gets to me... everything [revolves] around money.

Participant C shared Participant G's sentiments,

Yes, it is, like I said, I have children and I have dreams; yes, it is very important. I want to reach my goals.

Participants H exclaimed,

Yes, it is. 100%. To save money is very important. Because if you want to do things it is easy...To save money is very important.

Participants I shared,

Yes, it is. It helps you to be independent and empowers you. Now I do things I couldn't do before.

This theme focused on financial independence relating to being able to save and use money wisely. Participants shared that part of the TCB money management module was for them to keep a record of all income and expenses in their diary. This helped

them keep track of how they were spending money both for business and personal purposes.

Participant A shared a story about how the TCB helped her settle her debt,

We were very careless with how we spent. Most of the debt we didn't know why we had this debt. TCB has taught us a lot about interest, how it impacts you in the long run as you pay. I was able to help my husband financially to pay the loans. We were on debt review, and we were able to clear our name. You see how it really helped...being at TCB.

Participant D spoke about being able to see money from a different perspective,

The time I was in TCB, they taught us a lot about money; you have to save money. It is very important if you are inside, then they make you see things.

Participant E describe how the TCB project helped her become debt free and how to seek saving opportunities,

When I started at TCB I had a lot of debt, When I got to TCB they said I must cut my cards, take it away, and we must not have credit cards and clothing account cards. I was free from that, we must invest, put money into your account and save... When I got to TCB it was all about money in your account. They would teach us everything about having money in your account. They tell us about saving opportunities. Even government bonds at the post office. It was all about savings.

Participant H shared moments of how she coped before and during the national lockdown due to the COVID-19 pandemic,

When we were in lockdown, they sent us letters from school to pay the full amount of school fees. And I was able to pay it in full cash...It has benefited a lot, especially with groceries. I can do groceries at any time. Not like before when I had to wait for month end...now it is easy to buy furniture and anything that is short.

It can be deduced from the above participants' responses that the money management module that the TCB project trains them in has been important, beneficial, and impactful in their lives.

#### **5.2.1.2.3 The purchasing of assets**

This theme highlighted how study participants used the income generated from the sale of clothing and homeware items to purchase assets such as land on which, to build homes for their family, to renovate their homes and purchase new furniture such as fridges and lounge sets for their homes.

Participant A expressed how she used this income to pay for her school fees and purchase equipment for her fashion design business,

I paid for my school fees with the money I saved from TCB, and I bought equipment for my studio...I have done a lot, Yoh! I have done a lot.

Participant B spoke of times when change occurred as a result of the income generated from her clothing micro-enterprise,

Once I started at TCB so many things happened, I was able to change my home... TCB helped me a lot, I was able to renovate my home. The most important things are done. The bathroom, the windows, the doors and the floor. Things changed a lot... I did things, financially we were not struggling, everything was in order, groceries everything. My children were no longer struggling at school. I was able to pay for their school fees. I didn't even have to be reminded to pay the school fees... but with TCB I was able. The experience was an eye opener for me. This programme really does work.

Participants C highlighted how she struggled before joining the TCB project and then was able to purchase a house,

the time when we are coming to buy the house, I've used all my savings... That time before coming to TCB I was down...I was struggling...But when I got to TCB am assisting my husband, meeting, coming together with the goals, it was relief, big, big relief.

Participant D shared her plans to build a house in 2021 on the land which she bought due to the TCB project,

I just bought so many things inside my house. I bought a fridge, I bought everything I always wanted. You do all the things that TCB told you...I buy [bought] one of the lands, I want to build a house in 2021.

Similarly, to Participant D, Participant H shared how she also purchased a site to build a house on and she also shared that money is no longer an issue in her household,

It was helping because I always had cash. So, if I wanted to do things for me and my family I had money. It helped me too much. I done a lot of things, like I bought a site for cash, to build a house. I bought it cash...I am able to do things cash. I have my own property.

Through the income generated from their retail clothing micro-enterprises these study participants were able to purchase various assets which have contributed to their livelihoods.

#### 5.2.1.2.4 The ability to provide for family

A prominent theme identified throughout the data collection process was how study participants were able to provide for their families. Study participants were able to provide for their families such as purchasing food, clothing, and funding education. It is important to note that study participants were also able to provide for their families, specifically for the children in an emotional sense as a result of the TCB programme. This finding is discussed more under domain four.

Participant B described the inner peace she feels when she is able to provide for her family as,

Financially, I was stable during and after TCB. I am able to do what I want to do without struggle...There is this fulfilment that you have when you have done something for yourself, your family and your community. You get this inner peace inside you...the way TCB changed my life.

Participant E highlighted the change for her and her family, and her journey to financial freedom,

So, this was a very big change for me and my family. The financial freedom is great. I was to play *stokvel*, but after TCB I have been all over the place. Shoprite and Bluff Meat, for food and clothing...I am able to provide for my family. On Father's Day, mother's there are things, I am able to provide. It is important now because they use to do for me. It is very, very important to me because I am independent now. It is my freedom, I am free, free from debt, free from being bankrupt.

Participant F expressed how comfortable life is,

Obviously, the way that we dressed changed, whatever that we wanted you know... Something that I could afford...life was much comfortable after.

participant J shared how she is able to provide for her children,

My small one. He used to walk when he's going to school, but since I started TCB... now he has transport... before he used to carry lunch, but now it's more... plus they are also happy with the house they are living in... If there's the school trip, they don't miss it. They always there, Christmas time.

Participant H explained a story about helping a member of her extended family by pay for his education,

I was helping my cousin by doing carpentry. I was paying for his school fees and for his training to become a carpenter. He is a qualified carpenter now...It is important because I want him to stand by himself...I want him to do things for himself and not depend on other people.

Participant J shared how she is able to provide food for her family,

When the children, like; mommy can you buy us bread... when you going to shop, maybe you going to do your groceries. It's nice to do something for yourself...even the family I got, I'm always there for them.

This theme showed how study participants were able to provide for themselves by gaining financial independence, purchasing assets, and providing for their immediate and extended families in various ways.

#### **5.2.1.2.5 Summation of themes**

Kumar (2017) emphasises economic development as a process which entails expanding people's choices which ultimately leads to socio-economic development and financial freedom. It is evident from the participants' responses that the goal of the TCB project helps to start-up retail trading micro-enterprises to achieve economic and social independence has been met to some degree. The exposure to over 1000 hours of practical training and support, covering modules from money management, business, computer, and life skills and having access to a support system that includes mentoring, coaching, and counselling has enabled the participants to attain some financial freedom (The Clothing Bank 2020: para. 2 line 4).

Robeyns (2006) describes capabilities as opportunities, in the sense that when given an opportunity a person may show or realise their capabilities which they have not been aware of prior to that opportunity. It can be deduced from the three themes discussed above that the study participants have used the opportunities available to them to realise their potential, and by using the capabilities available to them, they are able to function financially. The TCB project enabled study participants to purchase various assets and manage the generated incomes as a result of the skills learned to not only benefit themselves but to make a meaningful contribution to their families' lives too.

It is important to note, that if more people have access to a good standard of living and are able to live long and healthy lives, with access to all the necessities pivotal to life (Robyens 2005; Alkire 2005; Fukuda-Parr 2003), the measurement of South Africa's ranking on the human development index could potentially increase. It is probable that a sense of financial well-being can contribute to healthy and educated individuals living



enriched lives. However, it must be noted that there is still a lot that must happen to improve livelihoods.

### **5.2.1.3 Domain three: Social opportunities**

This freedom focuses on the opportunities such as education, networking, health care and housing that individuals have access to in society and how these opportunities contribute to their personal growth and development. The study participants were asked three questions to assess their opportunities in society.

- Has being a part of the TCB project helped you get better opportunities in society? Can you share your experiences with me?
- Can you describe times during or after the TCB project when you felt like you had the best social opportunities available to you?
- Have these social opportunities, if any, impacted your life? If yes, how have they impacted your life?

Based on the interview responses under this domain, two themes emerged among participants' responses, these were: education for participants and their family, and networking to expand their business.

#### **5.2.1.3.2 Education for participants and their family**

The theme education for participants and their family revealed how study participants used income generated from the sales of TCB items to educate their children and themselves.

Participant D expressed she felt pride when she was able to send her daughter to study at university after completing grade 12,

One of my daughters, she's 21 years, before TCB she was finishing grade 12, she was staying at home. So, she's at school now [at university]. So, I always tell myself when my daughters are having money, they are going to empower themselves.

Participant E shared her education journey,

I went on to do an assessor and facilitator courses and got certificates when I became an ambassador. I took things into my own hands, and I am doing things for myself.

Participant I spoke about the education opportunity she and her children had as result of the TCB project,

That's where I started studying. I was selling and paying for my fees, paying for my kid's school fees, and still doing things at home and savings. Because TCB taught us about savings...The ability to be independent and to study and also giving my children an opportunity to have a good education.

Participant H described how she was able to provide her cousin with the opportunity to study and qualify as a carpenter,

I was helping my cousin to do carpentry. I was paying for his school fees and for his training to become a carpenter. He is a qualified carpenter now. It is important because I want him to stand by himself. I want him to do things for himself and not depend on other people.

It is evident from the responses above that study participants understood the value of education in society and how this value encouraged growth and development for themselves and their families.

#### **5.2.1.3.3 Networking to expand their business**

This theme related to instances where being a part of the TCB project provided study participants with networking opportunities for their personal and business growth. This led to them creating opportunities for themselves, other than those provided by TCB, however, these opportunities were as a result of them graduating from the TCB project.

Participant E expressed how she was able to fulfil her passion for nursing,

The ambassador role and facilitation at TCB has helped me to deal with people and different attitudes. Now I am supervisor at the retirement home... They have given me the ship, to lead the ship. The leadership skills from the TCB I have become a supervisor... But I am confident to help them and to tell them as it is. Nursing has been my first love. And TCB has helped me doing great in that career”.

Participant F described when she and other women from TCB did research to start another business,

I did try to go start another business but then that didn't actually go quite well. Maybe teaming up together as ladies...to start and open a franchise... we did research and we heard you can be sponsored to open up a franchise.

Participant G shared how being able to provide opportunities for others is her best opportunity and how she saw business opportunities for herself during the national lockdown.

Being able to give other people opportunities has been my best opportunity. Like I said, during lockdown we were supposed to be sucking our thumbs, no money, no business, we were stuck. I had people calling me for stock, to operate during these times. This helped me to see business opportunities also.

Participant I shared how she used the networking opportunities she had to help her community,

There was a women's seminar, very inspiring. That was the most amazing opportunity for. I come from a poor background, my community and surroundings were bad, so I wanted to change things. I have bigger dreams, maybe help the whole of Mayville and help the whole of South Africa, but it will start from my community... And by going to these seminars, you get to socialise, get to be linked and get to be rewarded because if maybe I cannot help everyone.

Networking was seen as an important aspect in the study participants' retail clothing micro-trading business as this allowed them to not only fulfil their own passion but also be a part of a network of support for other community members.

#### **5.2.1.3.4 Summation of themes**

Nelson Mandela (1990) said, "education is the most powerful weapon which you can use to change the world as the power of education extends beyond the development of skills we need for economic success." As I interviewed study participants, it was evident that a good education was important to them as discussed by Participant I. One of the first things she did when she made money from the TCB project, was to put her children in a better school. This is in line with the focus of SDG Four on quality education, which promotes the inclusive and equitable good education and promotes lifelong learning opportunities that form a foundation for women to flourish (United Nations 2015). The Clothing Bank has an extensive learning intervention to enhance a woman's professional and personal life. It has been noted from the data that the study participants had a desire to better educate their children as there were more resources available to do so. It was evident throughout the interviews that study participants held education in high regard, as the education and training they received from the TCB brought about significant changes in their lives.

As Sachs (2005) highlights, The Universal Declaration of Human Rights Article 23:1-3 aligns with Sen's view on development and emphasises the importance of employment in economic and social empowerment of people, therefore, creating a space for collaborative change in society. Networking was an important part of the TCB

experience as participants had opportunities to meet new people through seminars and workshops about empowerment and business support. The TCB project also encourages the participants to find other sources to obtain stock from; this is to aid the self-sufficiency mindset they instil in the graduates. These opportunities open them up to networking opportunities which contribute to their personal and professional growth and development.

#### **5.2.1.4 Domain four: Access to knowledge**

In Chapter Three for this domain, access to knowledge, literature was reviewed relating to corporate social responsibility (CSR), which focused on the relationship corporate entities have with communities. Since the concept of CSR is one which needs in-depth discussion for a clear and holistic understanding, this domain was viewed from a business perspective in relation to the retail clothing micro-enterprises the TCB participants were tasked to start at the beginning of TCB programme. Participants were asked the following set of questions during the interview process:

- What kind of knowledge have you gained while being on the two-year programme?
- Has this knowledge helped you grow as an entrepreneur? Can you tell me about this?
- How do you currently use this knowledge you have gained while being on TCB project in your daily life?

Based on the interview responses under this domain, two themes emerged from participants' responses, these were: parenting skills as a business tool and business skills for operating retail clothing micro-enterprises.

##### **5.2.1.4.2 Parenting skills as a business tool**

This theme highlighted how the role parenting skills learned during the TCB project was used as a tool in the study participants' businesses.

Participant B described the relationship between parenting and business,

Sometimes parenting skills are important to your business. What affects your children, affects you and then affects your business. Being able to sit down with my kids, if there is an issue and being able to sort it out, has helped me for my business to flow. I am

being able to provide for my children. When you can't provide for your children then you become stressed. I think both have contributed to my business.

Participant C shared the same sentiments as Participant B,

The most important thing that has ever happened to me at TCB, learning about parenting and how to get it together... running a business while you are a mom and married woman. I always go through my notes and learn how do you deal with a child; how do you discipline a child in a good way.

Participant G and D, respectively, shared how the TCB helped them balance parenthood and business,

They [TCB] arrange for us parenting skills, because when you are a businesswoman, you are up and down, and you find yourself neglecting your children and they need you.

the parenting skills...it's about them... at TCB I learn more about children, how to handle your children, how to see if your children are having a problem.

Participant J described how the TCB taught her to be a responsible parent,

There's more knowledge, because they don't only teach you about business. They also teach you about life; how to respect others, how to carry yourself, how...take care of your family, how to be a parent... The parenting it was very nice. And they teach you, on how to be responsible.

Participant F spoke of the parenting skills helped her communicate with her children and amicably resolve an issue her son was experiencing at school,

Can I talk about my son...we were in that programme...when we were still learning about parenting... we were told to communicate with our kids... he said to me that there's this boy at school...come up to him and says he must open his lunch tin. And if he's got what he likes, he takes the whole tin... He was being bullied...I went to speak to the principal...I actually just spoke my mind...Things were sorted.

It was deduced under this theme that parenting skills was an important factor in the relationship study participants had with their children and their business.

#### **5.2.1.5 Business skills to operate retail clothing micro-enterprises**

The business skills learned at the TCB was geared towards study participants running a successful business even after graduating from the project. This theme highlighted how this skill was used to make this contribution.

Participant A noted,

Business skills, financial skills. Parenting skills was very important.

Participant D exclaimed,

I still have the book, even the business skills.

Participant H described the business skills she received from the TCB as education which has helped her a lot,

I have learned a lot. I have the knowledge now on how to operate a business. I have that training. If I want to open a business now, I can do it, I will know what to do. The education I got from TCB has helped a lot.

Participant E expressed,

Yes, it has made me smart. When you want to start a business... Save your money then do it. I am not buying something if I don't have enough money. Saving has made me a smart businesswoman.

Participant F shared how the TCB helped her use the income from her business wisely,

TCB has taught me a lot... how to handle your business... really broadened... our thinking about how to handle a business, how to make sure that you don't overspend... At TCB it was so much easier... make sure that I still have money to go and order more stock.

As mentioned earlier in this chapter, study participants were not only able to provide for the family financially but also emotionally. The ability to be a good parent was important to them while also ensuring they run a successful business. Achieving this balance was fundamental to the economic well-being and social welfare of the study participants' livelihoods.

#### **5.2.1.5.2 Summation of themes**

The Clothing Bank believes in self-employment as a solution to the current unemployment crisis and that the informal sector is the platform from which to tackle the rising tide of unemployment. It was evident that parenting skills and business skills learned during the two-year training programme were used to build sustainable retail clothing micro-enterprises in an effort to achieve financial security (The Clothing Bank Annual report 2019: 8). I found a connection between these two themes, as participants highlighted the parenting skills gained while on the TCB project helped them become better businesswomen and better mothers. It was found that the TCB has in fact offered study participants with parenting, business, and social skills, money

management, and family and personal well-being as was seen in the findings under the domain that focused on access to knowledge.

#### **5.2.1.6 Domain five: Protective security**

As stated earlier, the focus of the protective security domain was on the role of safety nets such as savings and investments and how decision making, and planning is an important part of the social world. This entailed viewing safety and security as the extent to which participants can remain somehow stable in an instance when any unforeseen circumstances arise. The questions used under this domain included:

- Do you think TCB project has made you take more risks in your business and personal life? Can you tell me about this?
- In your opinion, has being a part of the TCB project equipped you with the necessary tools to ensure you and your family are taken care of should unforeseen circumstances arise? If yes, how?
- What are you able to safely do now that you could not do before you were on the TCB project?

##### **5.2.1.6.2 Risk-taking to further business prospects**

Based on the interview responses under this domain, five out of the ten participants shared that being on the TCB project has allowed them to take risks in their businesses. Risk taking for further development of business and savings for the future were prominent themes under this domain. Although this definition of risk strayed away from the one under the protective security and its focus on unforeseen circumstances, it is an important outcome to discuss.

This theme focused on how study participants were able to take risks to expand their business out of the usual areas to cater for customers in unfamiliar areas. For most study participants taking risks paid off, while for others it did not.

When talking about taking risks Participant A highlighted,

Yes, TCB has taught me to be a risk taker, because in the beginning you are shy and now you have to approach people and expose yourself. When you see the outcome and the benefits the more you want to do it.

Participant B spoke of how one must persevere when faced with failure,

I know what TCB has done for me. I was afraid I was not going to make it but now I learned that I must try, you must and if you fail then carry on trying... That was the risk I took. My pride away this is me and my business.

Participant D shared how she took a lot of risks,

Yes, yes, because now I used to go to Isipingo to buy some shoes there. The 1<sup>st</sup> time I went there, I was listening to the ladies; they were talking...I just take that risk...so we just sell now. We almost take a lot of risks.

Participant E expressed when she took a risk to obtain suppliers from another province,

Yes, I take risks, when I say I can afford this, I can do this... I just do it, I am more confident, I am a go-getter...I have started selling jackets from a JHB supplier, and now I am thinking of going to JHB to buy and sell linen... the best linen is in JHB.

Participant F described her unfortunate experience when she took a risk to expand business prospects,

Yes, it has made me take a lot of risks...this one time we just took a risk...we went and ordered a lot of clothes. And we went to Mandeni to go and sell in the flea market...so that was a big risk... it's somewhere where we've never been. Unfortunately, it did not go well, but that really affected the business... was like a big risk that I took.

Participant G spoke of how the TCB helped her unlock her potential and take risks in both her personal and business life,

Yes, TCB helped me unlock my potential and take a lot of risks in my personal and business life. There was this one time, when our journey came to an end at TCB, so I was like we need other sources to continue with our business... Business has to go on, so yes, I had to like to take from my savings and go and look for other sources.

Participant H highlighted the moment she took a risk by opening another business,

Now I am trying to open up an internet café, so I am taking that risk. I am going to open it in my community. My son inspired me to open up this internet café. He knows a lot about computers, and he is going to help me. He studied IT. He started studying when I was at TCB. TCB helped me send my son to study IT.

It was clear from the responses above that study participants were keen on taking risks to expand their business prospects. Some of these prospects were within the clothing sector and their areas of operation, while others ventured to other provinces and delved into business prospects out of the clothing retail micro enterprises.



### 5.2.1.6.3 Savings for the future

With the COVID-19 pandemic, it was probable that saving for the future could not be more important than it was during this time as shared by study participants.

Participant A shared her preparedness when it came to saving,

I have already been equipped with that, being prepared for the future...The saving aspect of being a part of the programme.

When speaking about savings participant B explained,

I was telling my mentor from TCB... You have mentored us and skilled us and told us about the emergency. We had to save money for emergency situations... I thank TCB for opening that side of me. Because when the lockdown was announced at least I had that saved money for my children... but it really helped.

Participant D stated how the TCB encouraged them to save money,

Yes... they [the TCB] told us about savings, having a lot of money to save than the money that you buy.

Participant E shared how her savings helped her during the global pandemic,

Like in this pandemic, no one was prepared. But at least I had my savings, so I didn't have any problems. I have stamps to support our savings.

Participant H described how she coped during the national lockdown and how she intended to expand her business with her saving,

Yes, they have because I was saving money. Because when we were in lockdown, we were never hungry because I was saving money. We were doing groceries, and it was like everything was normal. I am confident with my saving now because I was to buy a van for my business...I was to grow my business; I want to sell other things besides clothing.

Saving for the future was an important foundation for many of the study participants, as they were able to have a safety net in the occurrence of unforeseen circumstances. It was evident in an instance when the study participants were not able to operate their clothing retail micro-enterprises during the national lockdown their safety net came in handy.

#### **5.2.1.6.4 Summation of themes**

As stated in the literature by Ngatse-Ipangui and Dassah (2019) social enterprises create various other pillars in development programmes such as money management (both finance and property), counselling (for both personal and family well-being) and skills development to empower participants. It was evident that the operations of the TCB project supported by CSR initiatives contributed to participants finding opportunities for social safety nets through the skills learned while undergoing the training programme.

The protective security domain related to the role social safety nets such as savings and investments, and statutory income have on a person's ability to do and be should any unforeseen circumstances arise. I am not aware of whether and how they saved before the programme but certainly the contribution of the TCB is included saving as a form of training. The benefit of this training was evident in the study participants' ability to still stay afloat during the global pandemic. This investment is not only of value to the participants but also their children. This is an important element which could contribute to the social-economic development in future. The TCB project prepares the participants for longevity and enables them to think and plan ahead.

#### **5.2.1.7 Identifying the most significant change stories**

In identifying the most significant change story, the participants and I reviewed all their significant change responses and I asked questions related to these responses. These questions were:

- Out of all the stories and responses you have told, which is the most important story in your life that has resulted from your being a part of TCB project?
- Why is this significant for you?
- How, (if at all) has the work of TCB project contributed to this most significant change in your life?

When speaking about their most significant change story, participants differed which resulted in many themes identified as the MSC story. Three key themes that emerged as the most significant included the ability to provide for family, gaining financial independence and saving for the future. Many of the participants stated that they were

thankful to TCB for the contribution the project has made in their lives. Participants B, C, D, G and H highlighting the impact TCB has had on their lives. These most significant stories are discussed below.

#### **5.2.1.7.2 The ability to provide for family**

In talking about her most significant change, Participant B reflected in great detail and stated:

being able to take care of my family, being able to provide for my family, being able to renovate my home. That is the most important for me...Because I wake up every day for them. They are my strength...Yes, they have contributed...Just because of TCB. I prioritise now. Something that I was not doing before. TCB is close to my heart. You know when I went to shop, I was telling the ladies who wanted to quit, that if you quit this opportunity, then you will quit every other opportunity that comes your way. This is the last opportunity to change your life, you just need to change your mindset and you can do it. If we, did it, you can do it too... we were there to make it. You just have to put you mind to it. You have to group yourself with people who have the same vision, we do have challenges in the business... after lockdown we had nothing to start up, but we took what was left from the lockdown stock and pushed it and bought new stock with that money. Now the business is flowing within 2 months. Its flowing... know what you want to achieve, what is your goal, what is your vision.

In another interview on identifying the most significant change story, Participant C looked back at how counselling at the TCB helped her to save her family,

Because when I went there, it was not about me being, I was financially down but mostly a lot was going on inside me. I went to counselling at TCB multiple times.I had to save my son... took them for counselling...I started to heal hey. If you don't have it in you, the plan and the ability that I can do it... The change was within me first.

Participant D expressed how proud she is of herself and how thankful she is to the TCB for the impact it has had on her life,

For taking good care of my daughters, now my daughters know I'm a mother...They depend on me, and I do things because of TCB. And my family, they take me serious now, because of TCB... Yes, and even people outside, they look me like, in a different way...Yes, because they take me serious. They take me different from before...thank you for making me who I am today, because I'm proud of myself now.

Participant G reflected on how TCB has shifted my mind in the right direction and this in turn helped her provide for her family,

Being able to walk into beautiful and better accommodation...Remember I told you, before I could start at TCB I used to stay at someone's back yard. It was just one bedroom, my husband and my children... So, to find yourself you are free...your children are free... free to go play outside and are able to move around from this room to another room. When you see them happy, you are happy...I am so thankful to TCB helping me

with the shifting of the mind-set. Remember there was one thing that was blocking me was the fear in the mind. It all starts in the mind. So, they can give you all the lessons and stuff like that but if your mind is locked up, you can't do it. You will keep complaining and complaining. The change is right there, and you won't be able to change. TCB has shifted my mind in the right direction. That's all that I needed. If I look at it now, I needed a push in the right direction.

Participant H chose this theme as her most significant change story as it highlighted her pride at being able to provide for her family and at her ability to be independent.

to buy a site for myself and my children. Being a single mom, this is so important...Because I want to build a house for my children...I want to stand on my own now, because I can do it...to thank TCB for the opportunity they have given me; I am my own boss, and I can stand on my own now. They taught me how to do business, and to save money and the importance to do things on cash.

Out of all the themes discussed in the responses above, this was the most prominent theme study participants chose as the most significant change story. It was evident that providing for the family was on the top of their list of priorities and the important factor which motivates these women to try to be good mothers and businesswomen.

#### **5.2.1.7.3 Gaining financial independence**

Study Participants A, F, and I described gaining financial independence as their most significant change stories. This was the second most selected theme out of all identified most significant change story themes.

Participant A reflected on her responses under domain two and concluded,

Between being independent and being organised, I have always been independent, but I took a break from being independent. But the skill I will keep for the rest of my life is the organised skill...It has contributed to my life, I learned the ability to be organised at TCB... TCB has had a lot of positive impact, not only in the lives of the ladies and the people who work there and the people who are part of the programme, but also on the lives of the people we sold too, because we sold at a reasonable price and these people could afford it... TCB is helping a lot of people and it is way better... you can give a woman a fish and she will be reliant on you, but if you teach her the skill to fish she will be independent for the rest of her life...I saw how it made a lot of women happy. We all started with tears in our eyes in the beginning, we all had emotional stories to tell, but as time went by, they started looking happier and started to glow. Because now they are making money and are happy. It's a very good programme.

Participant F looked back on her experience at the TCB and shared her powerful story,

my most powerful story would be that TCB has taught me to be independent... that it actually has taught me that you can never go to bed hungry once you get to go through the programme...Because you can actually sell, not necessarily something from TCB as well, anything that you get out there...in good days you'll be making even more

money, which will allow you to save even more, because they actually taught us to save... The drive to do it...I didn't even think I would survive at TCB, because I just thought... I won't be able to... until I got my very 1<sup>st</sup> stock.... the clothes are actually selling itself...so it was actually very enjoyable, especially when you have someone very excited to buy something...and the smile and the confidence it sort of brings out in them.

Participant I reminisced over the financially independent change that was brought about in her life as a result of the TCB,

Being financially independent...By being financially independent I was able to take care of the family cause my mother cannot...so I am able to bring change to my family, to my life and to my kids. I had a dream of going to study and have been a dream job, and by being financially independent I was able to register at UNISA being able to pay the registration fees by myself, with the money that I got from TCB...Yes, it has contributed in a great way. I wouldn't be who I am today. It allowed me to do positive things in my life... I asked the lady if I can assist you with swimming because you were busy with the kids...So now I am helping with swimming...to teach them how to swim and do the training myself...this has become another stream of income for me.

These three responses reflect in great detail how the TCB has contributed to the study participants being financially independent and the impact this change and the TCB has had on their livelihoods.

#### **5.2.1.7.4 Savings for the future**

Participants E shared her most significant change story, which was related to savings for the future,

My savings have been my saving grace and having those certificates, now I can go anywhere. Being a nurse and working for 12 hours a day... There are so much of opportunities... I am always looking for opportunities...My kids are very young they need money; I joined an educational bond... There is also lots of opportunities with these bonds, because education is so important. Telling others, the importance of savings... I encourage them to go and get it... if they want to join me in my business, let's do selling... I am a teacher, and I want to help people. And I will always help people.

Lastly, Participant J chose to reflect on gaining knowledge as her MSC story.

Knowledge...knowledge is the word...everything; about life...Self-motivated.

It is interesting as this was not a prominent theme in this study. However, she expressed how important this aspect of her life was.

#### **5.2.1.7.5 Summation of most significant change stories**

Through the use of the MSC technique a rich picture with a detailed account of the participants' experiences before, during and after the training programme emerged. Nine out of the 10 study participants chose most significant change stories out of

prominent themes discussed in the data analysis, and only one participant reflected on a theme which was not prominent in the data. However, it must be noted that gaining knowledge of any kind is an important component of the TCB. Five participants (B, C,D,G,and H) chose the ability to provide for their families, three participants (A, F, and I) chose gaining financial independence and Participants E and J chose savings for the future and gaining knowledge as their MSC story.

To assess the social impact of the TCB projects through the collection of data, study participants were given an opportunity to explain why they believe one change is more important than another. Social impact assessment using the MSC technique as an evaluative tool captured significant changes as highlighted by study participants. This described change, as a result of being on the two-year training programme. As Vanclay (2003) states, social impact assessment (SIA) produces positive and negative changes as it is a proactive, reflexive, and adaptive process which encourages decision-making, improved project plans, and enables communities to grow and develop through monitoring and evaluation.

### **5.3 Conclusion**

In the chapter, I used Braun and Clark's (2006) thematic analysis method to analyse data to capture themes which emerged from semi-structured interviews with the study participants. The themes: knowledge and skills learned at TCB project, voicing community issues, gaining financial independence, the purchasing of assets, the ability to provide for family, education for participants and their family, networking to expand business, parenting skills as a business tool, business skills to operate clothing micro enterprises, risk-taking to further business prospects, and saving for the future emerged during the significant change step of the interview process. During the most significant change step of the interview process, three themes were prominent; these were: gaining financial independence, the ability to provide for family, and saving for the future. Nine out of ten study participants still have operating businesses after graduating from TCB project. As it was identified in the data, study participants' lives have been positively impacted after graduating from the TCB programme which is viewed in this study as a CSR initiative. The next Chapter concludes the study in its entirety.

# CHAPTER SIX CONCLUSION

## 6.1 Introduction

In this final chapter, the cumulative considerations of this study's aim and objectives, main research question, reviewed literature and results from the data analysis are addressed. In addition, potential future research opportunities which arose as a result of the outcomes, and which require further exploration are suggested. The aim of this study was to measure change as a result of CSR initiatives in the lives of those identified as beneficiaries of their projects. The study used the capability approach as the theoretical framework to achieve this aim.

## 6.2 Discussions

The aim of the study was achieved in the findings discussed in Chapter Five, where nine out of 10 study participants described the MSC story in detail as an experience which transformed their lives for the better. The objectives of the study were answered predominately in Chapter Three, Four and Six as indicated in operationalising study research objectives and questions table under the introduced section of Chapter Four. This study was used as an opportunity to bridge the gap and draw attention to this problem as these initiatives need an assessment of their implementation to promote transparency and maintain a standard of quality when it comes to corporate governance within the economic and social sphere of society.

In this study poverty has been described as a plague South Africa is still dealing with. It highlighted the significant investments NPOs such as the TCB have made to understand the nature and causes of poverty in an effort to help individuals overcome this social phenomenon. This study found that the role of The Clothing Bank as a collective social entity plays a key role in human development as described through the lived experiences shared by participants in the previous chapter. As discussed in Chapter Five, many of the participants highlighted to a large extent the change in theirs and their family's lives as a result of them being a part of the TCB project. The ability to provide for family, gaining financial independence and savings for the future were the three most significant changes discussed by the women of TCB's two-year programme. The willingness of the study participants together with the initiative

between the Durban-based Clothing Bank project and its corporate retail partners contributed to positive changes in the lives of the project beneficiaries.

The capability approach helped to understand this contribution as its use in this study placed study participants' experiences at the core of development with direct relevance to their human capabilities regarding their well-being and role in facilitating social change and promoting economic activity. This approach helped facilitate the process which enabled some study participants to describe moments when they realised their full potential, build self-confidence, live with freedom and fulfilment, and "lead the kind of lives they have reason to value" (Sen 1999:10). The capability approach was deemed an appropriate framework for this study as it provided five instrumental freedoms which were linked to some of the changes experienced by the study participants.

### **6.2.1 Clothing used for socially responsible practices in the TCB programme**

This study reviewed projects affiliated with an NGO and NPO which use clothing as a tool to empower members of society in an effort to bring about social change. It was highlighted in the literature that adequate focus has not been given to clothing among the basic needs of human beings and when unwanted clothing are discarded, they may seem to have no value, however, in the right hands they become an expensive asset as it has been discussed and shown in this study. At the TCB, clothing has been used as an instrument of positive social responsibility through CSR initiatives. There are other opportunities not covered in this study for corporate to further exemplify the depth and scope of positive impact within the socio-economic climate of this country.

The organising and purchasing of clothing from the TCB to sell and generate an income was seen as an effective socially responsible endeavour, as participants were able to do and be and advance their general capabilities set according to their free will. The two-year practical and experiential training programme coupled with the support systems were deemed sufficient as it equipped project beneficiaries with appropriate skills to enable them to be self-sufficient retail clothing micro-enterprise entrepreneurs. This rigorous training programme at TCB has had a positive impact of the lives of women who have graduated from the two-year programme.



### **6.2.2 Potential of the MSC technique**

The most significant change technique has helped in explaining how and when change has occurred in the lives of the women who have graduated from the TCB programme. It has provided vital information about the intended and unintended impacts through an evaluative focus, as it was coupled with a complementary theoretical framework which drew on significant stories of social impact from beneficiaries of CSR initiatives at the TCB project. The flexibility of this approach allowed for innovation when designing the interview schedule and when I had to adapt from a face-to-face to a virtual setting due to the global pandemic and the different lockdown levels which limited face-to-face encounters.

The MSC tool is deemed appropriate for this study, as it was successfully used as an evaluative tool to reflect on stories of real change that have taken place in the lives of the project participants. This was used to assess the impact of projects through the collection of data, where people explained why they believe one change is more important than another. MSC helped deliver a comprehensive picture, which was a detailed account of participants' experiences before, during and after TCB project. Given my previous observation of how basic CSR initiatives are monitored and evaluated in corporate retail, this study has shown how the MSC technique can be used as a more rigorous approach to assess social impact. This stringent evaluation technique has proven the potential to contribute to CSR and SIA practices involved and implemented in development projects.

The pitfall of MSC as an evaluation tool is that it needs to be coupled with another approach or theory. It does not work effectively on its own to provide sufficient impact evaluation information about the usual experiences but about the two extremes, either positive or negative. Another pitfall of MSC is it requires good facilitation skills to conduct, hence, the person facilitating the raise interest workshop and interviews needs some form of prior facilitation knowledge to efficiently engage with participants. These pitfalls were addressed strategically in this study, as I coupled MSC with the capability approach's five instrumental freedoms which proved to be an ideal fit in the context of this study. The five instrumental freedoms were used to frame the interview schedule and the study. I was able to address the facilitation pitfall, as I am a qualified

assessor and facilitator which assisted to engage with my study participants in a professional manner and to adapt my study in a time of adversity.

The participants and I had to adapt to a virtual way of communicating which many of them were not used to. This was a useful evaluation tool for this study as it was easy for my participants to understand once I was able to adapt it to the virtual space and make it comfortable for them to use. However, the MSC tool needs to be revisited if it wants to be effective in the new world, as people are now communicating in unique ways due to the global pandemic. While this was a challenge, the strength of the technique is that it is flexible and malleable enough to adapt to new ways of communicating.

### **6.3 Recommendations**

When corporate does its annual financial budgeting, funds allocated to CSR could be directed to development projects to assist in meaningful contributions to the lives of beneficiaries. It has been deduced that sponsorship of clothing which has been successfully used to transform the lives of study participants who were previously subjected to abject poverty insofar as their poverty levels were measured through the Poverty Stoplight. The Companies Act No 71 of 2008 in place within the South African Constitution promotes good corporate governance; this Act should become mandatory, rather than voluntary, with more pronounced guidelines to manage expectations for corporates in regard to social responsibility.

It was established that SIA should be a legally binding requirement led by both good practice and compliance and the establishment of an SIA professional body for social specialists. Monitoring and evaluating of project activities should be a legal requirement for corporates to fulfil. This will serve as the governing structure to enforce accountability, and with specialist following set guidelines to implement, monitor and manage measures. These will potentially advance how social impact assessments are conducted within South Africa. The COVID-19 pandemic has generated a social, economic, and global health crisis. This is an opportunity for the government and corporate to implement new or change existing strategies within its economic and social development agenda. Evaluation tools such as MSC, should be used to assess

the impact the pandemic has had on the individual's livelihood to identify areas for socio-economic development.

SIA is not a one size fits all approach but rather a proactive, reflexive, and adaptive process. This process must encourage stakeholders to conduct monitoring and evaluation efforts using the most appropriate - self-assessment or external tools - which best suit the nature and scope of the project. This will ensure key information is obtained to mitigate changes and provide long-term solutions ensuring meaningful changes in the lives of project beneficiaries.

In this study, the changes experienced by the study participants is not unique to the TCB project but may also be evident in other projects within the greater Clothing Bank, such as the Appliance Bank and GROW with Educare and to other branches of TCB projects in South Africa. This would be a consideration for future research on a larger scale. There is another opportunity to use MSC as an evaluation to assess CSR initiatives within other developmental projects in different sectors. This can be done to ascertain whether CSR contributes to society in other regions and sectors within South Africa and the collective findings of these studies can be used to influence corporate policy-making and social and economic agendas at large.

## **6.4 Conclusions**

It was determined that The Clothing Bank project acts as an agent of change within its own right as it focuses on providing necessary tools a person needs to overcome abject poverty as determined by its Poverty Stoplight. The ten women who participated in this study have used the opportunities made available to them through coaching, mentoring, and counselling to their advantage to create sustainable lives for themselves and their families. It has been established that those corporate sponsorships together with the desire of the study participants and the work of the TCB have had significant change in the economic and social development in the lives of the beneficiaries who have graduated from the Durban-based Clothing Bank. This study is one such example of the positive change corporates can have on society, but it is also a call for corporates to measure their CSR initiatives.

Social impact assessment (SIA) is multi-dimensional and critiques have highlighted the fast-growing global community has little to no effective evaluation tools which offer an in-depth assessment of social impact. This study promotes MSC as community-based and a qualitative evaluative tool, which through semi-structured interviews can assist to gain valuable information from individuals about change. This approach was cost-effective and even though it required copious amounts of time, it provided insightful knowledge about areas of transformation through the reflection of lived experiences.

Social impact measurement in South Africa can go beyond its current trajectory to create solutions for problems which are believed to be difficult to address such as poverty, unemployment, and inequality. The evaluation of development projects viewed from a bottom-up perspective, such as was done in this study, needs to continue and expand its momentum, as I believe it is vital to continue to highlight the change corporate entities make in the development agenda.

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## Appendix A

### Permission from The Clothing Bank to conduct research



#### To: The Clothing Bank Executive Team (Durban)

I, Keegan Naidoo, am registered for a Master in Applied Arts: Fashion degree at the Department of Fashion and Textiles, Faculty of Arts and Design at the Durban University of Technology. The title of my study is Social Impact Assessment: A case study of the Durban-based Clothing Bank. The purpose of the study is to make an inquiry about whether there has been significant change in the lives of the individuals who have been a part of CSR initiatives through The Clothing Bank Project.

As the researcher, I request to conduct the study using The Clothing Bank as a case study. Granting me permission means that:

- The Clothing Bank name will be used in the title and throughout the dissertation
- The study will be presented at a local conference and outcomes of the study may be published in a South African-accredited journal
- To use The Clothing Bank premises to conduct a one-day workshop
- To use The Clothing Bank premises to conduct interviews
- To interview an executive member of The Clothing Bank

The Clothing Bank expectations of this study are:

How women are you intending to interview?

**5-10**

What will be the duration of the interview?

**Approximately 1 hour per woman**

Language is another variable to be considered when conducting an interview.

**Appendices has been translated into IsiZulu**

Be mindful of duplications and overlaps

**Yes.**

**The Clothing Bank branch manager**

I, \_\_\_\_\_  
(full name and occupation), understand the purpose of this study as explained to me by the researcher and agree with the expectations of this study as mentioned above.

**The researcher**

I, \_\_\_\_\_  
(full name and occupation), have explained the purpose of this study to The Clothing Bank branch manager and agree with the expectations of The Clothing Bank as mentioned above.

\_\_\_\_\_  
**TCB branch manager signature**

\_\_\_\_\_  
**researcher signature**

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Telephone**

\_\_\_\_\_  
**Email**

Your faithfully,

Keegan Naidoo

Contact Details:

Cell: 084 865 8549

Email: [Naidoo.keegan1@gmail.com](mailto:Naidoo.keegan1@gmail.com)

## Appendix B

### Letters of participants information and consent



#### LETTER OF INFORMATION

**Title of the research study:** Social Impact Assessment: A case study of the Durban-based Clothing Bank.

**Principal Investigator/s/researcher:** Keegan Naidoo, Bachelor of Technology: Fashion.

**Co-Investigator/s/supervisor/s:** Dr Khaya Mchunu, PhD: Visual and Performing Arts and Dr Gnanam Pillay, PhD: Entrepreneurship.

**Brief Introduction and Purpose of the Study:**

I, Keegan Naidoo, am registered for a Master's in Applied Art in Fashion at the Department of Fashion and Textiles, Faculty of Arts and Design at the Durban University of Technology. The title of the study is, Social Impact Assessment: A case study of the Durban-based Clothing Bank. The purpose of the study is to make an inquiry about whether there has been significant change in the lives of the individuals who have been a part of CSR initiatives through The Clothing Bank Project.

As a participant, you will be asked to take part in this study. The aim of the research is to assess the social impact of Corporate Social Responsibility initiatives through using the Most Significant Change as an evaluation technique.

**Outline of the Procedures:**

There are four steps to this study which you will participate in. During step one and step two you will attend a two- hour virtual workshop which is designed to explain to you how the most\_ significant change technique works and what domains of change are.\_During this workshop you will be asked to give a brief introduction about yourself and to participate in an activity titled, 'Showstopper" which has been designed to raise interest and explain the most significant change technique. Photographs of fifteen

looks for the 'showstopper' activity (**Appendix G**) will be sent to you a day before the virtual workshop which we will discuss during the virtual workshop. At the end of the workshop there will be a debriefing session where you will be able to ask questions regarding the most significant change technique. Photographs will be taken during the virtual workshop with your permission.

Step three and step four will be semi-structured interviews which will be done at another time during the week of the workshop. The interviews will be set up according to your availability. Steps three will be where significant change stories are elicited based on predetermined categories (domains of change) followed then by step four where you will be asked for the most significant change story in your experience of the TCB project. These interviews will be voice recorded by the researcher and notes will also be taken during the interview with your permission. The duration of the interviews will be approximately one hour. Upon completion of the study, one hard copy of the dissertation will be made and kept at The Clothing Bank for your reference. Moreover, if publications and presentations at conferences come out from the study, these will be made available as PDF electronic copies to you.

**Risks or Discomforts to the Participant:** None.

**Benefits:** The benefit for your participation in the study will be to reflect on your training at The Clothing Bank project.

**Reason/s why the Participant May Be Withdrawn from the Study:** Should you be unwell, uncomfortable and withdraw from the study you may do so. There will be no adverse consequences for you should you choose to withdraw from the study.

**Remuneration:** You will not receive any monetary or other types of remuneration.

**Costs of the Study:** You will not be expected to cover any cost towards the study.

**Confidentiality:** You will be noted on the transcript and data collections by a pseudonym (i.e. fictitious name). Your identity will be kept strictly confidential. All data will be stored in a secured file with password access on the researchers' laptop. Only the researcher will have access to the data in the secure file. Data will not be used for any other purpose except for the research. Transcripts and voice-recordings will be shredded and deleted five years after the study is published as per the DUT policy.

**Research-related Injury:** Not applicable to this research.

**Persons to Contact in the Event of Any Problems**

**or Queries:**

Please contact Keegan on 084 8658549, my supervisors Dr Khaya Mchunu on 031 373 2750 or Dr Gnanam Pillay on 031 373 2208 or the Institutional Research Ethics Administrator on 031 373 2375. Complaints can be reported to the DVC: Research, Innovation and Engagement Prof S Moyo on 031 373 2577 or [moyos@dut.ac.za](mailto:moyos@dut.ac.za).



## CONSENT

### Statement of agreement to participate in the research study:

I hereby confirm that I have been informed by researcher \_\_\_\_\_  
about the nature, conduct, benefits and risks of this study - Research Ethics Clearance  
Number: \_\_\_\_\_.

- I have also received, read and understood the above written information (Participant Letter of Information) regarding the study.
- I am aware that the results of the study, including personal details regarding my sex, age, date of birth, initials and diagnosis will be anonymously processed into a study report.
- In view of the requirements of research, I agree that the data collected during this study can be processed in a computerised system by the researcher.
- I may, at any stage, without prejudice, withdraw my consent and participation in the study.
- I have had sufficient opportunity to ask questions and (of my own free will) declare myself prepared to participate in the study.
- I understand that significant new findings developed during the course of this research which may relate to my participation will be made available to me.

\_\_\_\_\_  
Full Name of Participant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Time

\_\_\_\_\_  
Signature /Right Thumbprin



I, Keegan Naidoo herewith confirm that the above participant has been fully informed about the nature, conduct and risks of the above study.

_____	_____	_____
<b>Full Name of Researcher</b>	<b>Date</b>	<b>Signature</b>
_____	_____	_____
<b>Full Name of Witness</b>	<b>Date</b>	<b>Signature</b>
_____	_____	_____
<b>Full Name of Legal Guardian</b>	<b>Date</b>	<b>Signature</b>

## **Appendix C**

### **Raising interest activity**

#### **Introduction**

The purpose of this activity is to explain how the Most Significant Change technique works by using the idea of a showstopper in a fashion show as an example. This activity should give you an indication of what to expect when we sit down to do your main interview about your experience in The Clothing Bank training project.

This activity will use the metaphor of a designer's collection at a fashion show. A fashion show generally has a showstopper outfit at the end of the collection which encapsulates the story a designer is telling from the introduction of their first piece. A designer's collection is a series of stories which unfolds with each outfit and ends with a showstopper which is worn by the last model in a collection. A showstopper is something great which has the most popular appeal. The showstopper is the most significant outfit in the entire collection as it is the best outfit which highlights the story a designer is telling.

#### **Activity – 'Showstopper'**

- You are the fashion designer
- Fifteen photographed looks will be sent to you to review
- You are required to select three looks from the fifteen looks which most appeal to you
- You need to explain why you have chosen these three looks out of all the looks
- Then, you are required to select your favourite look from your three choices. Your favourite look will be your showstopper
- You need to explain why you have chosen this look as your showstopper\

#### **Debriefing**

During the debriefing I will explain to participants how the showstopper exercise relates to significant change and most significant change stories technique.

Thereafter, I will ask the participants general questions about the activity

- Do you think you have an idea of what the most significant technique is about?
- Was there anything confusing about the most significant technique?
- Any comments and/or questions?

# **Appendix D**

## **Collecting SC and MSC stories of the Clothing Bank project**

### **Preface**

Step three and four entails the collection of a series of significant change (SC) and most significant change (MSC) stories about the participants' experience during and after being a part of The Clothing Bank (TCB) project. Step three will be the SC stories and step four will entail the participants choosing their MSC story.

### **Contact details**

Code name of participant:

Location:

Date of recording:

Mention name in acknowledgements:

### **Step 1: Introduction**

1. Tell me about yourself.
2. When did you graduate from The Clothing Bank project?
3. How did you become involved with The Clothing Bank?
4. What are you doing since you graduated from The Clothing Bank project?

### **Step 2: Domains of change to collect SC stories and the MSC story**

#### Domain one – Social participation

- 1.1 Do you remember a time during the TCB project when you participated in raising issues about matters which affected your life? Tell me about this.
- 1.2 Can you describe a time when you were a part of something which brought about change for yourself and/or family?
- 1.3 Why was this experience important to you?

#### Domain two – Economic well-being

- 2.1 Is being financially secure important to you?

2.2 From your experience, during the TCB project can you please share moments which you felt were financially beneficial to you?

2.3 Can you describe a time during or after the TCB project when you felt the most financially secure?

2.4 Has your participation in the TCB project impacted your family's lives? Can you tell me about this?

### Domain three – Social opportunities

3.1 Has being a part of the TCB project helped you get better opportunities in society? Can you share your experiences with me?

3.2 Can you describe times during or after the TCB project when you felt like you had the best social opportunities available to you?

3.3 Have these social opportunities, if any, impacted your life? If yes, how have they impacted your life?

### Domain four – Access to knowledge

4.1 What kind of knowledge have you gained while being on the two-year programme?

4.2 Has this knowledge helped you grow as an entrepreneur? Can you tell me about this?

4.3 How do you currently use this knowledge you have gained while being on TCB project in your daily life?

### Domain five – Protective security

5.1 Do you think TCB project has made you take more risks in your business and personal life? Can you tell me about this?

5.2 In your opinion, has being a part of the TCB project equipped you with the necessary tools to ensure you and your family are taken care of should unforeseen circumstances arise? If yes, how?

5.3 What are you able to safely do now that you could not do before you were on the TCB project?

## **Step: 3 The Most Significant Change story**

To sum up, let us look at your responses to the above questions and answer a few questions related to the responses of the above.

6.1 Out of all the stories and responses you have told which is the most important story in your life that has resulted from your being a part of TCB project?

6.2 Why is this significant for you?

6.3 How, (if at all) has the work of TCB project contributed to this most significant change in your life?

## Appendix E

### Incwadi yolwasi eqondiswe kwabazobamba iqhaza neyokunika imvume



#### INCWADI YOLWAZI

**Isihloko socwaningo:** Social Impact Assessment: A case study of the Durban-based Clothing Bank,

**Umcwaningi oyinhloko/abacwaningi abayinhloko:** Keegan Naidoo, Bachelor of Technology: Fashion

**U-Co-Investigator/ama-co-investigator/u-supervisor/ama-supervisor:** Khaya Mchunu, Master of Technology: Fine Art and DR Gnanam Pillay, PHD: Entrepreneurship.

**Isethulo esifingqiwe kanye nenhloso yocwaningo:**

Mina, Keegan Naidoo, ngibhalisele i-Master's in Applied Art in Fashion kwi-Department of Fashion and Textiles, engaphansi kwe-Faculty of Arts and Design e-Durban University of Technology. Social Impact Assessment: A case study of the Durban-based Clothing Bank. Inhloso yocwaningo ukuhlola ukuthi lukhona yini ushintsho olubalulekile ezimpilweni zabantu ababe yingxenywe yezinhlelo zeCSR ebezenziwa yi-Clothing Bank Project.

Njengozobamba iqhaza, uzocelwa ukuba ube yingxenywe kulolu cwaningo. Inhloso yocwaningo ukuhlola ushintsho olulethwe yizinhlelo zeCorporate Social Responsibility emphakathini, ngokusebenzisa inqubo yokuhlaziya ebizwa ngeMost Significant Change.

**Uhlelo olufingqiwe ngenqubo yocwaningo:**

Lolu cwaningo lunezingxenywe ezine ozohlanganyela kuzo. Phakathi nengxenywe yokuqala kanye neyesibili uzohambela i-workshop yosuku olulodwa ehloselwe

ukukucacisela ukuthi isebenza kanjani i-most significant change technique nokuthi ayini ama-domains of change. Phakathi nale workshop uzocelwa ukuba uzazise kafushane futhi ube yingxenye ye-activity ebizwa “ngeShowstopper” edalelwe ukugqugquzela intshisekelo futhi icacise i-most significant change technique. Ngosuku ngaphambili kwe Showstopper activity uzothunyelwa izithombe eziyishumi nanhlanu ezidalelwe yona i-workshop 'Showstopper' (Appendix G). Le workshop izobanjelwa ku WhatsApp video (virtually). Uma isiphelile i-workshop kuzoba nenkathi yokubuyekeza obekwenziwa, lapho uzonikwa ithuba lokubuza imibuzo mayelana ne-most significant change technique. Kuzothathwa izithombe phakathi ne-workshop kodwa lokho kuzokwenziwa ngemvume yakho.

Engxenyeni yesithathu neyesine kuzoba nezingxoxo (semi structured interviews) phakathi neviki okuyobe kwenziwa ngalo i-workshop. Ukuhlelwa kwezingxoxo kuzoxhomeka ezikhathini otholakala ngazo. Ingxenye yesithathu izohilela ukuxoxwa kwezindaba zoshintsho olubalulekile kuye ngama-predetermined categories (domains of change) kulandele ingxenye yesine, kuyo, uzocelwa ukuba uxoxe indaba yoshintsho olubaluleke kakhulu ohlangabezane nayo kwi-TCB project. Ngemvume yakho, umcwaningi uzorekhoda ingxoxo futhi abhale namanothi phakathi nengxoxo. Ubude bengxoxo cishe buyoba yihora elilodwa, okungenani. Lapho ucwaningo seluphothuliwe kuzokwenziwa ikhophi eyodwa yombhalo wocwaningo (dissertation) futhi izogcinwa e- The Clothing Bank ukuze uyisebenzise. Ngaphezu kwalokho, uma kuba nezingqungquthela futhi kukhishwa imibhalo nezethulo ngocwaningo, konke lokhu uyokuthola kungamakhophi ePDF.

**Ubungozi noma ubuhlungu kulowo ozobamba iqhaza:** Abukho

**Izinzuzo:** Izinzuzo ezizotholwa abazobamba iqhaza ocwaningeni yithuba lokucabangisisa ngoqeqesho abaluthole kwi-The Clothing Bank Project.

**Isizathu/Izizathu ezingenza ozobamba iqhaza ahoxiswe ocwaningeni:** Uma kwenzeka ozobamba iqhaza ocwaningeni egula, ezizwa engakhululekile futhi ehoxa



ocwaningeni, angakwenza lokho. Ozobamba iqhaza ngeke angene enkingeni uma ekhetha ukuhoxa.

**Inkokhelo:** Abazobamba iqhaza ngeke bathole imali noma ezinye izinhlobo zenkokhelo.

**Izindleko Zocwaningo:** Abazobamba iqhaza ocwaningeni akulindelekile ukuba bangene ezindlekweni ezithile ngenxa yocwaningo

**Ubumfihlo:** Bonke abazobamba iqhaza ocwaningeni bazonikwa amagama-mbumbulu (i.e igama eliqanjiwe) azovela emibhalweni nakuma-data collections. Abantu abahlanganyele ezingxoxweni bazogcinwa beyimfihlo. Lonke ulwazi luzogcinwa kwi-password evikelekile futhi ngeke lusetshenziselwe enye injongo ngaphandle kocwaningo, Lapho seluphuthuliwe ucwaningo, ulwazi oluqoqiwe luzolahlwa ngendlela efanele. Ngokwenqubomgomo yase-DUT, imibhalo kanye namarekhodi izodatshulwa futhi ilahlwe ngemva kweminyaka emihlanu.

**Ukulimala phakathi nocwaningo:** Akuqondene nalolu cwano

**Abantu ongaxhumana nabo uma nenkinga noma unemibuzo:**

Ungaxhumana no-Keegan ku-084 865 8549, o-supervisor bami uDkt. Khaya Mchunu ku-031 373 3727 noma uDkt. Gnanam Pillay ku-031 373 2208 noma uMphathi we-Institutional Research Ethics ku-031373 2375. Izikhalo zingabikwa kwi-DVC: Research, Innovation and Engagement Prof S Moyo ku-031 373 2577 noma ku-[moyos@dut.ac.za](mailto:moyos@dut.ac.za)



## MVUME

### Isitatimende sokuvuma ukubamba iqhaza ocwaningen

Ngiyavuma ukuthi umcwaningi ungazisile, \_\_\_\_\_  
ukuthi lol' ucwaningo lumayelana nani, indlela oluzokwenziwa ngayo, izinzuzo kanye nezingozi zalo - Research Ethics Clearance

Number: \_\_\_\_\_.

- Ngilutholile ulwazi olubhalwe ngenhla (Incwadi yolwazi eqondiswe kwabazobamba iqhaza) olumayelana nocwaningo, ngalufunda futhi ngalufunda.
- Ngiyazi ukuthi imiphumela yocwaningo, ehlanganisa imininingwane emaqondana nobulili, iminyaka, usuku lokuzalwa, izinhlamvu zokuqala zamagama ami (initials) kanye nesifo engingase ngitholakale nginaso kuzofakwa embikweni wocwaningo ngaphandle kokuveza ukuthi ngingubani.
- Ngenxa yezimfuneko zocwaningo, ngiyavuma ukuba umcwaningi afake ulwazi oluzoqoqwa phakathi nalolu cwano kwikhompyutha.
- Ngingahoxa nganoma yisiphi isikhathi ekubeni yingxenywe yalolu cwano, ngaphandle kokugxekwa.
- Ngithole isikhathi esanele sokubuza imibuzo futhi (ngokuzithandela) ngiyavuma ukuthi ngikulungele ukuba yingxenywe yalolu cwano.
- Ngियाqonda ukuthi ulwazi olubalulekile nolusha oluzotholakala phakathi nocwaningo nolungase lube mayelana nengxenywe yami kulolu cwano ngizolithunyelelwa

---

**Igama eliphelele lozobamba iqhaza**

---

**Usuku**

---

**Isikhathi**

**Isiginesha/ Umaka wesithupha sesandla**

Mina, Keegan Naidoo (igama lomcwaningi) ngiyakuqinisekisa ukuthi ozobamba iqhaza obhalwe ngenhla wazisiwe ngokugcwele ukuthi ucwaningo olungenhla lumayelana nani, luzokwenziwa kanjani kanye nezingozi zalo.

---

**Amagama Aphelele Omcwaningi**

---

**Usuku**

---

**Isiginesha**

---

**Amagama Aphelele Afakazi (Uma kufaneleka)**

---

**Usuku**

---

**Isiginesha**

---

**Amagama Aphelele Ombheki Ongokomthetho (Uma kufaneleka)**

## **Appendix F**

### **I-Raising interest activity**

#### **Isingeniso**

Inhloso yale activity eyokuchaza ukuthi isebenza kanjani i-Most Significant Change Technique (Ushintsho Olubaluleke Kakhulu) ngokusebenzisa umqondo we-showstopper kwifashion show. Le-activity kufanele ikubonise lokho ongakulindela lapho sesihleli phansi, sixoxa ngolwazi oye waluthola kwi-The Clothing Bank Training Project.

Le activity izosebenzisa okufana nedesigner's collection kwi-fashion show. Ngokwejwayelekile, i-fashion show iba nengubo eba yi-showstopper evela ekugcineni, esonga indaba ebixoxwa ngumsiki wengqephu (designer) kusukela ekuvezweni kwengubo yokuqala. I-designer's collection iyiqoqo lezindaba ezixoxwa ngokuvela kwengubo ngayinye futhi ziphethwa nge-showstopper okuyingubo egqokwa yimodel yokugcina eqoqweni lezingubo. I-showstopper iyinto enhle ngendlela eyisimanga nehlabha umxhwele. I-showstopper yingubo ebaluleke kunazo zonke kulo lonke iqoqo lezingubo njengoba iyingubo ehamba phambili negqamisa indaba exoxwa ngumsiki wengqephu (designer).

#### **I-activity – 'i-Showstopper'**

- Ungumsiki wengqephu (fashion designer)
- Uzonikwa ama-rail amabili, ngalinye linezingubo ezingama-20
- Kudingeka ukhethe izingubo ezintathu kwi-rail ekuhlaba umxhwele
- Kufanele uchaze ukuthi kungani ukhethe lezo zingubo ezintathu
- Ngemva kwalokho, kuzofanele ukhethe ingubo oyithanda kakhulu phakathi kwalezo zingubo ezintathu ozikhethile. Ingubo oyithanda kakhulu izoba yi-showstopper yakho.
- Kufanele uchaze ukuthi kungani ukhethe leyo ngubo njenge showstopper yakho

#### **Inkathi yokubuyekeza (Debriefing)**

Phakathi nenkathi yokubuyekeza (debriefing) ngizochazela aba bambe iqhaza ukuthi i-exercise ye-showstopper ihlobana kanjani ne-significant change (ushintsho olubalulekile) kanye ne Most Significant Change stories (Nendaba Yoshintsho

Olubaluleke Kakhulu) Technique. Ngemva kwalokho, ngizobuza aba bambe iqhaza imibuzo ejwayelekile nge-activity i-showstopper

- Ingabe ucabanga ukuthi usunawo umqondo wokuthi imayelana nani i-most significant technique?
- Ingabe kube khona okukudidayo nge-most significant technique?
- Ingabe akhona amazwi ofisa ukuwenezela noma imibuzo?

## **Appendix G**

### **Ukugoga izindaba zoshintsho olubalulekile (SC) Nendaba yoshintsho olubaluleke kakhulu (MSC) kwi-The Clothing Bank project**

#### **Isiqalo**

Isigaba sesithathu nesesine sihilela ukuhlanganisa iqoqo lezindaba ze-Significant Change (SC) ne-Most Significant Change (MSC) ezimayelana nalokho aba bambe iqhaza abahlangabezane nakho phakathi ne-The Clothing Bank Project (TCB) nangemva kokuba yingxenye yale project. Isigaba sesine kuzoba izindaba ze-SC futhi sizohilela izindaba ze-MSC ezizokhethwa aba bambe iqhaza.

#### **Imininingwane yobambe iqhaza**

Igama-mbumbululu lobambe iqhaza:

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Indawo:

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Usuku okwarekhodwa ngalo:

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#### **Ukuzazisa**

5. Ngixoxele ngawe.
6. Waqeda nini kwi-The Clothing Bank Project?
7. Waba kanjani yingxenye ye-The Clothing Bank Project?
8. Wenzani njengoba usuqedile kwi-The Clothing Bank Project?

#### **Ama-domains of change azosetshenziswa ukuqoqa izindaba ze-SC neze-MSC**

Domain one – Ukuba yingxenye emphakathini

1.4 Ingabe sikhona isikhathi osikhumbulayo phakathi ne-TCB Project lapho owabamba iqhaza ekuvezeni izinkinga ezikuthintayo ekuphileni kwakho? Ngitshele ngalokho.

1.5 Ungachaza ngesikhathi owaba yingxenye yento eyakulethela ushintsho wena nomndeni wakho?

1.6 Kungani lesi sikhathi sasibalulekile kuwe?

Domain two – Ezezimali

- 2.5 Ingabe kubalulekile ukuba nemali eyanele kuwe?
- 2.6 Ngokwalokho ohlangabezane nakho phakathi ne-TCB Project ungangixoxela ngezikhathi owabona sengathi zakulethela inzuzo ngokwezimali?
- 2.7 Ungachaza ngesikhathi owazizwa unemali eyanele ngempela? Kungaba yinto eyenzeka phakathi ne-TCB Project noma ngemva kokuphela kwayo
- 2.8 Ingabe ukuba yingxenye ye-TCB Project kukushintshile ukuphila komndeni wakho? Ungangixoxela ngalokhu?

Domain three – Amathuba emphakathini

- 3.1 Ingabe ukuba yingxenye ye-TCB project kukusize wathola amathuba angcono emphakathini? Ungangixoxela ngalokho ohlangabezane nakho?
- 3.2 Ungachaza ngezikhathi owawuzizwa sengathi wawuthola amathuba amahle kakhulu emphakathini? Kungaba yinto eyenzeka phakathi ne-TCB Project noma ngemva kokuphela kwayo
- 3.3 Uma ekhona la mathuba, ingabe akuthintile ukuphila kwakho? Uma uthi yebo, akuthinte kanjani ukuphila kwakho?

Domain four – Ukuthola ulwazi

- 4.4 Yiluphi ulwazi olutholile njengoba ubuyingxenye yohlelo lweminyaka emibili?
- 4.5 Ingabe lolu lwazi lukusizile wathuthuka njengosomabhizinisi? Ungangixoxela ngalokhu?
- 4.6 Njengamanje, ulusebenzisa kanjani lolu lwazi oluthole kwi-TCB project ekuphileni kwakho kwansuku zonke?

Domain five – Ukulondeka (Security)

- 5.1 Ingabe ucabanga ukuthi i-TCB project isikwenze wathatha izinqumo ezibonisa ukuba nesibindi ebhizinisini nasekuphileni kwakho siqu? Ungangixoxela ngalokhu?
- 5.2 Ngokombono wakho. Ingabe ukuba yingxenye ye-TCB project kukuhlomise ngamathuluzi afanele azoqinisekisa inhlalakahle yakho neyomndeni wakho uma kwenzeka kuvela izimo ezingalindelekile? Uma uthi yebo, kanjani?
- 5.3 Yikuphi osukwazi ukukwenza ngokuphepha manje obungakwazi ukukwenza ngaphambi kokuba yingxenye ye-TCB project?

**Indaba yoshintsho olubaluleke kakhulu (The most significant change story)**  
**Ukugoqa lokho osukuvezile, masibheke izimpendulo zakho zemibuzo engenhla**  
**futhi siphendule imibuzo embalwa ehlobene nezimpendulo zakho ngenhla**

1. Kuzo zonke izindaba kanye nezimpendulo ozivezile, iyiphi indaba ebaluleke kunazo zonke ekuphileni kwakho nebe wumphumela wokuba yingxenye ye-TCB project?
2. Kungani ibalulekile kuwe?
3. Umsebenzi we-TCB project ube nayiph' indima kulolu shintsho olubaluleke kangaka ekuphileni kwakho?



## **Appendix H**

### **Six sample interview transcripts**

#### **Interview transcripts- participant A**

##### **Contact details**

Code name of participant: Participant A

Location: New Germany

Date of recording: 23/09/2020

Mention name in acknowledgements: Yes

##### **Introduction**

###### **Tell me about yourself?**

Is a mother, a happy married woman, is currently doing her own fashion design business. A happy, bubbly, very positive person who loves life.

###### **When did you graduate from The Clothing Bank project?**

Started in 2016 graduated in 2018

###### **How did you become involved with The Clothing Bank?**

Through a couch who works at TCB. She is a friend.

###### **What are you doing since you graduated from The Clothing Bank project?**

Did a fashion design course, now practising as a fashion designer and registered my business.

##### **Domains of change to collect SC stories and the MSC story**

###### Domain one – Social participation

###### **1.1 Do you remember a time during the TCB project when you participated in raising issues about matters which affected your life? Tell me about this.**

I had issues but I did not vocalise them. I always look at matters and, see how it is going to be handled how it is going to affect me if I speak up. Is it really necessary for me to speak up, you know. How is it going to affect that person, something you just have to leave things as they are. Is it going to cause a huge effect, is it going to cause a huge effect on yourself. Just let it go.

**1.2 Can you describe a time when you were a part of something which brought about change for yourself and/or family?**

I can't think of anything right now, but relating to TCB, I am glad I was introduced to TCB, cause I can make that change financially for my family. I am glad that I didn't give up, cause it easier to give up, allowing fear and shame to overcome, you know, to overpower me.

**1.3 Why was this experience important to you?**

But then I am glad I did all that I could when I was at TCB, in order for me to be where I am today. Financially I am reaching my goals or becoming a fashion designer.

Domain two – Economic well-being

**2.1 Is being financially secure important to you?**

Yes.

**2.2 From your experience, during the TCB project can you please share moments which you felt were financially beneficial to you?**

When I joined TCB I was a stay at home mom. My husband and I were overly in debt. And being at TCB has helped to reduce that burden and helped us settle a lot of our debts.

**2.3 Can you describe a time during or after the TCB project when you felt the most financially secure?**

It was toward the end, because at the beginning it was to sort out the financial status/issue at that time. Then I saved up and I thought I will be fine after this. The programme actually does work and help. I paid for my school fees with the money I saved from TCB and I bought equipment for my studio. It cost more than R10 000 from the money I saved. I have done a lot, Yoh! I have done a lot.

Has your participation in the TCB project impacted your family's lives? Can you tell me about this?

Coming from, as I explained, we were very carelessly with how we spent, most of the debt we didn't know why we had this debt, forgot why we even took the money. TCB has taught us a lot about interest, you know is their interest but you don't how it impacts you in the long run as you pay. They taught us when to say no and what kind of debt to take, when we started, we were renting, and I was able to help my husband financial to pay the loans. We were on debt review, and we were able to clear our name. You

see how it really helped. We had a child and so expenses were high. So being at TCB, yoh! I don't want to lie, it felt like a blessing from above and I didn't want to be in an office cause of my time with my child. so, it allowed me to have time with my child.

### Domain three – Social opportunities

#### **3.1 Has being a part of the TCB project helped you get better opportunities in society? Can you share your experiences with me?**

Yeah, it has, it gave me the opportunity to see that I can do it. When I was at home I was always thinking about business ideas, what can I do, I felt overwhelmed. It gave me that opportunity to see how far I can go, and that I am capable of running a business. Yeah, to the point that I don't want to go back to work. I want to do this. I hope it answers you question.

#### **3.2 Can you describe times during or after the TCB project when you felt like you had the best social opportunities available to you?**

I have always loved fashion. I always wanted to be a fashion designer I remember since I was a little girl. Then after school I wanted to do it but there were no funds. I went to this lady, who taught me the basics, how to sew and stuff and it got lost along the way cause now you have got a job and a different life, but I always wanted that, so being at TCB at has given me the opportunity to see what people like. Learnt about the retail, the industry, what different retail companies or brands do, what is their focus. That has helped a lot, other session we had with the stylist she taught us about fashion, clothing and all that stuff. This unleashed the passion I had always had. So, I decided I only have 2 years in this place, so I need to know, I need to plan what I need to do. It was easy to follow my passion, that how I started this, how I started Busi creations. I am very proud of it, although I am still a baby in it, but I know one day it will be something.

#### **3.3 Have these social opportunities, if any, impacted your life? If yes, how have they impacted your life?**

It gave me that sense of independence, neh, I really like that. It gives you that confidence; you really feel good about yourself. You know you can do things; you don't always need someone to start a business, you don't have to be a puppet and work for them, I really learned that sense of independence.

That makes me feel so empowered, you know when I made R24000 in a month, I was like I can do this. I can do this; I can do even more than what I am doing right now. So yeah, it caught me at a time where I was feeling like a loser.

#### Domain four – Access to knowledge

##### **4.1 What kind of knowledge have you gained while being on the two-year programme?**

Business skills, obviously designing, financial skills. Parenting skills was very important.

##### **4.2 Has this knowledge helped you grow as an entrepreneur? Can you tell me about this?**

It helped cause, you know they teach you how to be organised. You learn from, at least you know what you are doing, you have direction. You can plan your goals because you have that knowledge. You just not mumbling, you know what you are doing. You know what to do in order to be successful. Yeah, I really appreciate that part about being organised. They helped us organise our lives and encouraged us to get a diary and plan for the year ahead, plan your life. That really helped us. Cause there you are busy, your busy selling and you have to be a mother and a wife, so if are organised, then you have direction, which is good. Even when things are not going right, you know what you are doing wrong. Cause you have that knowledge.

##### **4.3 How do you currently use this knowledge you have gained while being on TCB project in your daily life?**

Eventually it will come naturally. Again, I am coming back to being organised, plan you weeks ahead, plan daily what you are going to do. As a mother, I am home-schooling currently, so without a plan I wouldn't do it. I still have to organise my life. Being in a routine it helps my child understand the value of it.

#### Domain five – Protective security

##### **5.1 Do you think TCB project has made you take more risk in your business and personal life? Can you tell me about this?**

Yes, TCB has thought me to be a risky taker. Cause in the being you are shy and now you have to approach people and expose yourself. When you see the outcome and the benefits the more you want to do it. So yeah, you go to place I never thought I

would go to. You put aside your shame, when people see me, they think I am struggling. I had to overcome that shame aspect cause of the benefit it has on my life.

**5.2 In your opinion, has being a part of the TCB project equipped you with the necessary tools to ensure you and your family are taken care of should unforeseen circumstances arise? If yes, how?**

Mmmm, I have already been equipped with that, being prepared for the future.

**5.3 What are you able to safely do now that you could not do before you were on the TCB project?**

The saving aspect of being a part of the programme.

**The Most Significant Change story**

To sum up, let us look at your responses to the above questions and answer a few questions related to the responses of the above.

**6.1 Out of all the stories and responses you have told which is the most important story in your life that has resulted from your being a part of TCB project?**

Between being independence and being organised. I have always been independent, but I took a break from being independent. But the skill I will keep for the rest of my life is the organised skill.

**6.2 Why is this significant for you?**

It makes life easy. You go to bed in the evening, and you are happy and content. You know you have done all that you can do. You want to reach a certain goal, being organised will help you do so. I am a very religious person, so I know that even in the bible it shows that God is a God of order, he is very organised. In school, you were taught that if you want to imitate God then you have to have that skill. You know, because knowledge can help, you know that practical skill, this is how you should do it. Because you were told I should do it this way, but when we are taught to do it, this way having a diary, ticking off your to do list, all that stuff. I really treasure this skill, because when I fall off and I do not do it anymore, then I sleep all the time, I feel miserable all the time, life my life is not going anywhere. But when I want up today and

I know what I am going to do, this is my plan for the day and I have achieved all I set out to then, yeah, it makes me happy.

### **6.3 How, (if at all) has the work of TCB project contributed to this most significant change in your life?**

It has contributed to my life; I learned the ability to be organised at TCB.

TCB has had a lot of positive impact, not only on the lives of the ladies and the people who work there and the people who are part of the programme, but also on the lives of the people we sold to, because we sold at a reasonable price and these people could afford it. I was touched once, there was this man who I sold second-hand shoes to, shoes which were returned to the store. But they were still in good condition, but this man on a very cold winter day, this man was wearing slippers, he looked like a foreigner, he just looked poor, and I felt for him shame. He bought shoes from me, he was just wondering, and asked how much my shoes were and I told him it was R40, I could see he was touched. He got a warm shoe at a very low price. That experience touched me. I don't know how to express it, you know sometimes English sometimes is limiting. TCB is helping a lot of people and it is way better than a soup kitchen. You are teaching people to feel good about themselves and to be independent, you know. Like they say "you can give a woman a fish and she will be reliant on you, but if you teach her the skill to fish she will be independent for the rest of her life."

I saw how it made a lot of women happy, we all started with tears in our eyes in the beginning, we all had emotional stories to tell, but as time went by they started looking happier and started to glow. Cause now they are making money and are happy. It's a very good programme.

## **Interview transcripts- participant B**

Contact details

Code name of participant: Participant B

Location: The Workshop

Date of recording: 23/9/2020

Mention name in acknowledgements: Yes

### **Introduction**

#### **Tell me about yourself.**

I am a mother of 2 beautiful girls aged 21 and 11. I stay at Umlazi, very hard-working, a go-getter and a business woman.

#### **When did you graduate from The Clothing Bank project?**

Started in 2017 February– Graduated 2019 March

#### **How did you become involved with The Clothing Bank?**

I think it was 2015 when I heard about TCB for the first time, but I wasn't interested in selling, what's that, I wanted a nice job, you know an office job. Then, I was looking for a job, not getting one. In 2017, I think at the end of 2016, my cousin called and said I must meet him to the radio interview about TCB that's how I got inspired. Because the first person who explained it to me didn't go deep like the ladies who was being interviewed by the presenter. So I said, let me try this thing since I am mother of 2. Then that's how I got into TCB.

#### **What are you doing since you graduated from The Clothing Bank project?**

I am still into selling clothes and I am still ordering at TCB, but we do have other source and suppliers who we order from. I am still into clothing.

### **Domains of change to collect SC stories and the MSC story**

#### Domain one – Social participation

**1.1 Do you remember a time during the TCB project when you participated in raising issues about matters which affected your life? Tell me about this.**

Before TCB, in my community there was a problem about drugs. This almost got me into trouble with the drug lord. There was this time we were in a community meeting and someone took what we were saying straight to the drug lord. But luckily we won. We got rid of the drug lord from our community. As a parent to see your child on drugs, you know the potential of that child and all of a sudden, your child is something that you never thought she would be.

### **1.2 Can you describe a time when you were a part of something which brought about change for yourself and/or family?**

The experience that really changed my life was when I lost my fiancé 2 months prior to our wedding. That changed my life, but as a mother I had to pick up the pieces, it was very hard, I even became an alcoholic, it was too hard at that time. I was not used to supporting the kids, he used to support the kids but now it was my turn and I had to do everything with the salary of the cleaner, you know how much a cleaner earns. So it was too much for me, so the stress.

### **1.3 Why was this experience important to you?**

When I saw my daughters behave, then I realised that it was me who was turning my daughter into something she was not. It was my children. She was starting to bully people. And I realised she was also struggling because she also lost a father. I knew I had to be strong, but it was hard, it was hard.

## Domain two – Economic well-being

### **2.1 Is being financially secure important to you?**

Yes, it is, I think it is important for everyone but especially us who are parents, it is important for us to have financial security.

### **2.2 From your experience, during the TCB project can you please share moments which you felt were financially beneficial to you?**

In 2017, when I first started it was not going well. I was being introduced to selling, being open to people to do selling and to cross sell. Financially I was not stable I was struggling a bit, but 2018 when I met Nqobile and we started selling together from 2018, that's when I started to experience the 'ching ching' (money), the 'ching ching',



the moola. So yeah, 2018 was a good year, it was a great year. So many things I have of things I have done in that year.

### **2.3 Can you describe a time during or after the TCB project when you felt the most financially secure?**

There is this one day, I went to shop with Nqobile in the first lot, so we can back and we did the most sales I have ever made at TCB. So we were like, why don't we go back again for the last lot, so we decided that Nqobile must go back again, then she came back with the most beautiful homeware. That was the day when we made the most amount of money. I think it was close to R4000 in one day. That day I will never forget, I was singing...You could tell that these 2 were happy. The bank was full...im telling you.

### **2.4 Has your participation in the TCB project impacted your family's lives? Can you tell me about this?**

Definitely sure, you know sometimes when you grow up in a poor family, you want to change the situation at home. Then with the challenges you are not able to do so. I finished my grade 12 and wasn't able to go to university. Then I tried to look for a job and I started working as a cleaner and I was studying at UNISA but financially I was not copying. I dropped out at UNISA. But once at started at TCB so many things happened, I was able to change my home. Although it is not I want but it is better than before, you know when your family is labelled as the poorest of the poor in the hood, TCB helped me a lot, I was able to renovate my home, although I am not done, but the most important things are done. The bathroom, the windows, the doors and the floor. Things changed a lot. You know when you see the face of your family and they are happening after you do something for them, especially my granny. She is the one who raised us with my siblings. I did things, financially we were not struggling, everything was in order, groceries everything, my children were no longer struggling at school. I was able to pay for their school fees. I didn't even have to be remained to pay the school fees. Sometimes I struggled but with TCB I was able, the experience was an eye opening for me. This programme really does work. It's up to you. If you follow what they are staying, it will change all the corners of your life.

### Domain three – Social opportunities

#### **3.1 Has being a part of the TCB project helped you get better opportunities in society? Can you share your experiences with me?**

I don't know whether it is the answer but I give back to my community. Especially those who are needy. Sometimes is by buying uniforms and shirts that we get from TCB and we give it to the community, especially we give it to the needy children. Getting the respect from the community, you know when they see me. The respect I get from them is humbling.

#### **3.2 Can you describe times during or after the TCB project when you felt like you had the best social opportunities available to you?**

Financially I was stable during and after TCB, I am able to do what I want to do without struggle.

*(Her education from the intro)*

#### **3.3 Have these social opportunities, if any, impacted your life? If yes, how have they impacted your life?**

You know there is this fulfilment that you have when you have done something for yourself, your family and you community, you get this inner peace inside you. Sometimes you just wonder, is this really you Hlengiwe, looking back 5 years or 10 years ago, the way TCB changed my life. Sometimes I wonder if it is really me who is doing this thing. So you get that fulfilment, that inner peace.

### Domain four – Access to knowledge

#### **4.1 What kind of knowledge have you gained while being on the two-year programme?**

Most important skills were parenting skills and business skills.

#### **4.2 Has this knowledge helped you grow as an entrepreneur? Can you tell me about this?**

You know sometimes parenting skills are important to your business. It may not matter to some people but what affects your children, affects you and affects then your business. You know. Being able to sit down with my kids, if there is an issue and being able to sort it out, this has helped me for my business to flow. I am being able to provide for my children. When you can't provide for your children then you become stressed. I think both have contributed to my business.

### **4.3 How do you currently use this knowledge you have gained while being on TCB project in your daily life?**

TCB has given us lots of skills which apply to my everyday life. My day starts with my children and then my business. TCB has helped a lot especially with the parenting skills. Me, I won't talk, one word from you then we are done, it's a beating. Now I am able to sit down with my kids and we talk about things, we disagree and agree about things and find a solution to our problems. My kids are a reflects of who I am. In my culture children are not supposed to talk back to elders, they will catch a beating. But sometimes they talk back because they want to raise their opinion and as parents we don't want to listen. But ey TCB with the parenting skills, I am telling you. We realised something, to don't have to beat the child, you have to sit and listen to what children have to say. They can help you understand the world with their innocence.

#### Domain five – Security

### **5.1 Do you think TCB project has made you take more risk in your business and personal life? Can you tell me about this?**

Sometimes, You know when I started at TCB, I was afraid to go public and sell, now I don't give a damn. I just go and sell. I know what TCB has done for me. I was afraid I was not going to make it but now I learned that I must try, you must and if you fail then the carry on trying. Selling in the street was hard, when you see your school mates and teachers, but now I don't even hide from them. Now I call them and tell them to buy, this will fit you. That was the risk I took. My pride away this is me and my business.

### **5.2 In your opinion, has being a part of the TCB project equipped you with the necessary tools to ensure you and your family are taken care of should unforeseen circumstances arise? If yes, How?**

I was telling my mentor from TCB, Tessa, I think the lockdown was announced and I spoke to her. You have mentored us and skilled us and told us about the emergency. We had to save money for emergency situations. Some did and some didn't. I thank TCB for opening that side of me. Cause when the lockdown was announced at least I had that saved money for my children. Although it was hard because it was only money out, money out...but it really helped.

### **5.3 What are you able to safely do now that you could not do before you were on the TCB project?**

Being able to take my kids out. Now we put dates aside on the calendar and check which date work for us and we do things. Before TCB you must see, but now I can.

### **The Most Significant Change story**

To sum up, let us look at your responses to the above questions and answer a few questions related to the responses of the above.

### **6.1 Out of all the stories and responses you have told which is the most important story in your life that has resulted from your being a part of TCB project?**

Being able to take care of my family, being able to provide for my family, being able to renovate my home. That is the most important for me.

### **6.2 Why is this significant for you?**

Because I wake up every day for them. They are my strength.

### **6.3 How, (if at all) has the work of TCB project contributed to this most significant change in your life?**

Yes, they have contributed. You know sometimes you will spend money without thinking, now I am budgeting, everything I spend must be written down. Just because of TCB. I prioritise now. Something that I was not doing before. TCB is close to my heart. You know when I went to shop I was telling the ladies who wanted to quit, that if you quit this opportunity, then you will quit every other opportunity that comes your way. This is the last opportunity to change your life, you just need to change your mindset and you can do it. If we did it, you can do it too. But we are not coming from the same background, some people was there just to play and kill time. But we were there to make it. You just have to put you mind to it. You have to group yourself with people who have the same vision, you know Nqobile and I are hard-workers. We do have challenges in the business. But we don't mind them, we just push and push. You know after lockdown we had nothing to start up, but we took what was left from the lockdown stock and pushed it and bought new stock with that money. Now the business is flowing within 2 months. Its flowing, so it is important to group yourself with

people who have the same vision as you, like Nqobile. You know some people will speak negative from TCB, but we don't listen, you must know what you want to achieve, what is your goal, what is your vision. And move away from those people who are speaking negative. If you want to give up, give up on your own.

## **Interview transcripts- participant E**

Contact details

Code name of participant: Participant E

Location: Boaths Hill

Date of recording:

Mention name in acknowledgements: Yes

### **Introduction**

#### **Tell me about yourself.**

I am a mother of 4, I a married woman. I have studied a long time ago. I finish my matric a long time ago and got married a long time ago. I have been everywhere before I got married, doing piece job, then I got married. Then I studied nursing, then I had jobs all over then I found out about TCB, even though I was looking for nursing. The TCB opportunity came along and I took it. I needed a job, and when I got there they said we teach women how to fish. You must fish. I was like what the hell was going on. So when people tell you to fish you must know.

#### **When did you graduate from The Clothing Bank project?**

I started in 2015 to 2017. They called me back to be an ambassador till 2019. In total I did 5 years at the TCB. The ambassador is a person who teaches the others about the and coaches them, helping them, you listen to them, encourage them, share my experiences. TCB selected me, I think it was because of my work.

#### **How did you become involved with The Clothing Bank?**

I was working with a lady by CAST, a non-profit organisation, a church thing, I use to go there once a week, just to do a piece job, to pack stuff for charity things and clean the place. Then there was a lady who said I know you are looking for a job, and she was starting a job by careerlink. I filled the forms, I was hoping she was giving me something tangible. She said that there is something she can take me to, which was TCB. She took me there for the open day, then boom, we must find out fish.

## **What are you doing since you graduated from The Clothing Bank project?**

I continued selling, I continued selling. Then I got a job at the retirement village, but I continued selling. I won't stop selling because it makes me a lot of money. I sell to the people at the nursing home, at my home. I carry the shoes in my bag everywhere I go. People buy from me, in my community they are expecting a lot of clothes from me. Sometimes when they don't call us at TCB, my people as me where are the clothes!

## **Domains of change to collect SC stories and the MSC story**

### Domain one – Social participation

#### **1.1 Do you remember a time during the TCB project when you participated in raising issues about matters which affected your life? Tell me about this.**

For me there are ladies in my community – women at work - who were selling fruit and veg, so I showed and told them about saving. They didn't know how to save, so I took my knowledge to the community. I haven't been in any crisis but I can teach people to do what I do. The women at work are very interested to learn, they record and write everything down of what they are selling, because before they never did it. They have just been selling and giving and giving. Taking on credit and not paying it back. Teaching them has been big for me. Helping my community in this way have been big for me.

#### **1.2 Can you describe a time when you were a part of something which brought about change for yourself and/or family?**

I can talk about the change which came about from me joining TCB. Now I didn't have to be a beggar anymore. Do you know how I use to struggle during Christmas time?! The festive season was tough, because my husband wasn't working and we had no money. He was not working but he likes things, I know he can spend money. When I come to Christmas time we use to be like beggars especially to the family. So this was a very big change for me and my family. The financial freedom is great. I was to play stockvel, but after TCB I have been all over the place. Shoprite and bluff meat, for food and clothing. We no longer were beggars. I am able to provide for my family, on father's day, mother's there are things, I am able to provide. I remember all of these things now. They are meaningful, with all the gifts and stuff. I just take initiative now.

### **1.3 Why was this experience important to you?**

For me, I feel like, it is important now because they use to do for me. It is very, very important to me because I am independent now. It is my freedom, I am free, free from debt, free from being bankrupt.

## Domain two – Economic well-being

### **2.1 Is being financially secure important to you?**

Yes, it is very, very important. Because I am all over the place.

### **2.2 From your experience, during the TCB project can you please share moments which you felt were financially beneficial to you?**

You know when I started at TCB I had a lot of debt, even though I was not working I had debts everywhere people were calling me. When I get to TCB they said I must cut my cards, take it away, and we must not have credit cards and clothing account cards. They said we don't need it, but we must pay for it and end it. So we didn't have anyone call us anymore. I was free from that.

Then next things, we must invest, put money into your account and save. Because I never had money in my account. I was only doing food stockvel. When I got to TCB it was all about money in your account, they would teach us everything about having money in your account. They tell us about saving opportunities, which banks to keep your money in, and savings and everything, and I just did that. Even government bonds at the post office. It was all about savings, like a competition of savings. I put money away and don't touch it, and lets it grow. I went on to do an assessor and facilitator courses and got certificates when I became an ambassador. And with my money I didn't know I could do anything, I was only dependant on my husband to do everything, and I use to think that everything is falling apart because my husband is sleeping. I took things into my own hands and I am doing things for myself. Like when I am buying furniture, I am not telling him. I am just buying the furniture. I just tell him ok come let's go any collect the furniture. Sometimes he even becomes jealous and tells me that I have some powers now.



### **2.3 Can you describe a time during or after the TCB project when you felt the most financially secure?**

You know, it was being respected by my kids, that I can provide. You know they tell me, this is what we need, I am not asking anymore. I am not dependant any more, I can do things for myself. Being able to take care of my children and giving them what they want. If I want to put tiles on the floor I am not asking, I am not negotiating, I am just doing. If I want to change curtains, I am just doing it. If I want to change the curtains, I just do it. Before you would just wish, now you can just call a person to fix things if they are broken because money is not an issue. Being financially free, not asking anymore. If you have money in the bank, there is not debt. I owe nobody in the world. Before I had all these cards to show off. Now all I show off is my bank card.

### **2.4 Has your participation in the TCB project impacted your family's lives? Can you tell me about this?**

None of us are shopping in the shops for clothing anymore, I am shopping for all of them at the TCB. I must bring clothes for them, shoes for them, everything from the TCB. My husband is not having accounts at the shop anymore, because I am buying clothes for him, everything. My husband himself don't have debt. Now we no longer have debt. So we are saving so much for you. I pay R70 for a Woolworths pants that is R499 at the shop and I sell it for R250. People are saving and am making my money too.

## Domain three – Social opportunities

### **3.1 Has being a part of the TCB project helped you get better opportunities in society? Can you share your experiences with me?**

It was being able to facilitate, I am an adult and I didn't know could do that, so I gained more experience and I know that I could do this. How to handle adult people in the classroom and all that. It is because of the TCB that I got this great opportunity. I become a listener and I taught me how to listen and solve the problems of the ladies from the TCB. And I developed a skill of how to listen to others, this helps me to advise them. Before when someone tells me their problem I was like ok...let's talk about something else. I am not interested, bye. Now I want to help find solutions for the problems.

### **3.2 Can you describe times during or after the TCB project when you felt like you had the best social opportunities available to you?**

The ambassador role and facilitation at TCB has helped me to deal with people and different attitudes. Now I am supervisor at the retirement home. They have given me the ship, to led the ship. The leadership skills from the TCB I have become a supervisor. I am no longer afraid to hurt people's feelings, becomes you know people. But I am confident to help them and to tell them as it is. Right is right and wrong is wrong. Nursing has been my first love. And TCB has helped me doing great in that career.

### **3.3 Have these social opportunities, if any, impacted your life? If yes, how have they impacted your life?**

Yes yes, now people can come to you now. When you have their trust, you can make an impact on someone's life, and on the community. It is important to me that when some has a problem they can think of me and call me to tell me they have a problem here. Giving people that advise and to know that I am important in the world and I am adding value to this world.

## Domain four – Access to knowledge

### **4.1 What kind of knowledge have you gained while being on the two-year programme?**

The parenting skills has been great, but the most important for me has to be the saving.

### **4.2 Has this knowledge helped you grow as an entrepreneur? Can you tell me about this?**

Yes, it has made me smart, when you want to start a business, don't just start it debt, don't do debt. Save you money then do it. I am not buying something if I don't have enough money. Now I know if I can't afford something that means I don't need it. I have to wait, and when I have got enough money then I decide if I want it or need it. Saving has made me a smart business woman.

### **4.3 How do you currently use this knowledge you have gained while being on TCB project in your daily life?**

How to handle people, it is very important to me because people have different attitudes. You know somethings they can provoke you to a level but to know how to handle a customer I learnt from TCB even about attitude towards the person it has to be calm. Don't argue with fools and go to their level because they will beat you by experience. So it makes me very calm. When anyone comes with their stories I am always calm. I also like the saving story.

#### Domain five – Protective Security

### **5.1 Do you think TCB project has made you take more risk in your business and personal life? Can you tell me about this?**

Yes, I take risks, when I say I can afford this, I can do this...I no longer say who am I to do this thing. I just do it, I am more confident, I am a go-getter. I can do this. Yes, I have started selling jackets from a JHB supplier, and now I am thinking of going to JHB to buy and sell linen. You know the jackets are going to come in handy in winter. People will also buy and keep it for winter. I am thinking of going to JHB or PMB to buy linen, I met some women 2 months ago who sell linen so I am thinking of buying from them. People in Durban want linen. My sister in law started selling it now, I don't want her to think I am taking her business. But it was my idea. When I was at TCB I was a homeware person. She saw me selling linen and decided to sell linen, but I want to continue with my linen, I no longer get linen at TCB. When you graduated and get there after 5mins people have taken the linen. That was I stopped selling linen, but now I am thinking of selling linen again. She gets linen from somewhere else. But the best linen is in JHB.

### **5.2 In your opinion, has being a part of the TCB project equipped you with the necessary tools to ensure you and your family are taken care of should unforeseen circumstances arise? If yes, How?**

Like in this pandemic, no one was prepared. But at least I had my savings so I didn't have any problems. I have Shoprite stamps and bluff meat stamps to support our savings.

### **5.3 What are you able to safely do now that you could not do before you were on the TCB project?**

I already said it before, savings, savings, savings, I do not use my money in December. The last I use my money on is Black Friday, to buy my kids Wifi. There is one cell phone for everyone. If you want to google, they must have turns. To use one cell phone. Don't spoil the kids, or else they stop studying and start carrying it to school.

### **The Most Significant Change story**

To sum up, let us look at your responses to the above questions and answer a few questions related to the responses of the above.

### **6.1 Out of all the stories and responses you have told which is the most important story in your life that has resulted from your being a part of TCB project?**

My savings have been my saving grace and having those certificates, now I can go anywhere. Being a nurse and working for 12 hours a day, I'm just thinking about it now...There are so much of opportunities. I will look for it. I am registered with the SETA. I am always looking for opportunities. Because being stuck in one place is not good. I am also looking to buy a car soon.

### **6.2 Why is this significant for you?**

Because my kids are very young they need money, I joined an educational bond with clientele and now I have one with Old Mutual one too. There also lots of opportunities with these bonds, because education is so important. I didn't graduate from university because my mother didn't think about that. That's why I was all over the place. Being a security lady for Shoprite a long time ago. I didn't want to be a security lady because I know that life has more for me. I have been all over Durban to all the court and I was taking a train with all other those people who have been arrested. Yoh, it was horrible and scary. I am not scared of anything now; I am a 6<sup>th</sup> sense person.

### **6.3 How, (if at all) has the work of TCB project contributed to this most significant change in your life?**

They have thought me to be equipped, and to ready for anything and telling others the importance of savings. You know when I meet others for the first time I ask them

if they have matric, and if they say they are too old I encourage them to go and get it, because it is never too late. I have become that person that is always speaking to people about what they are doing and if they are ready to take on certain things in life and if they want to join me in my business, let's do selling. Some people are lazy, but some want to do it, I am a teacher, and I want to help people. And I will always help people.

## **Interview transcripts- participant F**

Contact details

Code name of participant: Participant F

Location: Merebank

Date of recording: 23/09/2020

Mention name in acknowledgements: Yes

### **Introduction**

#### **Tell me about yourself.**

A mother of 3 and wife, I'm not a religious person, I am a spiritual person, my husband is a pastor, we have 3 children: 2 girls and 1 boy. Aged 16,12,6. We go married 17 years ago, we were still young both of us. Then we moved to Dundee, and we came back 5 years ago.

#### **When did you graduate from The Clothing Bank project?**

Started 2017 Feb – Ended 2019 – March

#### **How did you became involved with The Clothing Bank?**

As I said we relocated to Dundee, and then we came back here [Durban]...When we came back life was like mmmm... I am a very business minded person, but I was stuck with what if, what if, what if...this fear was there. If I start something, I had the ideas but the fear was there and the situation with my family I had a little one, my younger one was like 5 months, and even financially we were not stable. So there was this one lady in church who introduced me to TCB, she never explained the whole thing about the classes and that...she was like you buy clothes from shop Woolworths, Milady's and shops like that, I was like ok. Woolworths let me try it... I went there, Then I started to find out about the classes, training and more and things like that...Then I was like more interested, you know when you meet people, and she with other people you sound crazy, but when you meet people who talk your language, like you want to know more...like with the classes it made me more interested... so we started in 2017 with my class, then they put us in groups because we entered at different time, my group was called go getters. We attend the classes twice a week and once a week we went downstairs to volunteer to debrand the stuff and put on the hangers for other ladies and other days we just buy the stock and go sell it. They also organise mentors

for us and a life coach to motivate us. First month it was hard for me, we moved to Wentworth, by the way my husband is coloured and I'm black. It was hard for me to fit in. I was like ok where am I going to start, I need had any support, but then my life coach was pushing us. she made me realise do I want this and why did I come to this programme and I had to step out of my comfort zone. Next time I found myself on the street, I said ok it's not easy to find customers and a target to meet every month at TCB and they put a target cause and you can't not meet the target because there are so many ladies who want to be in the programme. So the first month it was so hard to meet the target. I met the target but it was like... so my coach was pushing me, so I was like let me step out of my comfort zone and selling on the street. First month it was hard because I am not use to selling on the street, I was shy when I came to opening the stock, 1<sup>st</sup> and 2<sup>nd</sup> month and then 3<sup>rd</sup> month was when things started to come in. I was exceeding the target and they had to stop me. Things started to come together.

Before that, I forgot to mention, the accommodation we were living at with my family; my children and my husband wasn't happy, so when things started and I was making money, I was motivated and so my mind was like motivated and I started to pay rent and we moved to a bigger place and were happy. So Yeah, the rest...I enjoyed the challenge, the challenge was there but I enjoyed the journey.

**What are you doing since you graduated from The Clothing Bank project?**

My dream was...because when the teach us at TCB they made it clear to us the, at as you are selling clothes, we are not just helping you to selling, they tell you to find yourself, like I am going to step up and start with deco and catering...like they help us to plan to kick start your business. I was the one who was helping with the rent, but by the time I was finish I wasn't where I wanted to be with my catering and stuff, but I am still carrying on, I am still saving, they call us not once a twice a month but now with the lockdown they call us every week. 2 and 3 times a week. So I can still be operating like before up until my catering and deco business is ready to go, that's my aim. I am working toward that aim now.

## **Domains of change to collect SC stories and the MSC story**

### Domain one – Social participation

#### **1.1 Do you remember a time during the TCB project when you participated in raising issues about matters which affected your life? Tell me about this.**

Yes, I was a leader in the church, we have been to many places as I said, like Dundee. When people have problems, I am the first person they come too. Others they saw me and my family struggle and come through it, and they respect me. So I always tell them that if I can do it, you can do it. Like I said when I started with TCB I didn't know about the classes, so when I am with people who talk my language we always taking positive, there are sometimes when we are in class I am like ey, I can relate and it is just positivity, positivity all the way. For that I believe it is all in the mind, I had a lot of fear and sometime fear can be a head lock, and you can be stuck and not moving and not going anywhere. So if I can do it, anyone can do it. You just have to find that small thing within to dream big and move on. Being in church [first lady], I have learned that there are people who don't get the job and thing want is wrong with me, I am educated and stuff, only to find the answer is here, you don't just need the job you need to get up and do it. Like our mentor use to say, "the universe is pushing you in the right direction" and then you are still worried about the job, but the job is just not for you. The universe is saying wake up and smell the coffee, you are the one who needs to be hiring people.

#### **1.2 Can you describe a time when you were a part of something which brought about change for yourself and/or family?**

I have this one story, it's not a big story but it touched my heart, we had a Sunday school teacher who needed help. She came to me and said that there are a lot of children now and I need help, then I said I will help you. She came up with the idea that if the children offer, we will take the money and go and buy sweet and snacks. She told the mothers that if they need sweets and snack, don't go to the tuckshop, you can buy here. Just to raise money. At the end of the year we decided that ok, let's do something for these children, cause most of the children's parents don't attend church with us. There are the children from the community, so we said ok let's do something just to raise interest. We had this one man, he was using our church yard to educate children in the community. He would play games with the children and give them sweets and toys. Then I went to this guy, I said I have this idea, to make something



for the children, can you assist us with anything, he gave us toys and sweets. The I asked my husband to draw up donation form and put a church stamp and then we went to collect, we also asked the church members for donations and we didn't have money, so I said ok, it was my vision and I will see to it that it will come to pass. We were able to raise those funds, we had to hire a place, I did the deco, I did the place up, bought presents for children, there where +/- 100 children. Then on the day it became something that I was not expecting. Just to see their faces, that they were so happy. And the end the people who didn't want to help, knew I was serious about this and came forward to help. At the end I was happy and the children were happy. Now we do that every year with all the branches together.

### **1.3 Why was this experience important to you?**

Uhm, for me as I said, the children come to church and their parents don't come to church, but first for me it was like I wanted to reach out to their parents, yes, and I ended up learning a lesson, cause when I was asking for help and they were putting me down, there was that spirit that said there is a need and I can do it with or without them I was going to do it. I learnt the lesson that if you share your vision with people and they put you down, it doesn't mean that you must stop. So if have something you must push it through, you have to push it through.

## Domain two – Economic well-being

### **2.1 Is being financially secure important to you?**

Yes, it is, like I said, I have children and I have dreams, yes it is very important. I don't want to find myself working from hand to mouth, I want to reach my goals.

### **2.2 From your experience, during the TCB project can you please share moments which you felt were financially beneficial to you?**

Yes, there were those moments, like I said, my husband was not working he was a pastor. When we moved to Dundee there were some opportunities but this didn't work out and we had to come back. Like I said accommodation wise, we were living with my family I was not happy all, I felt like a failure to put my children through that, it was not a bad accommodation, but you know to live in someone's property for me it was like no! But then the point came when I was able to put the food on the table and pay

rent. In a space that I was happy, yes. This is a time I can say was a time that things started to get better.

**2.3 Can you describe a time during or after the TCB project when you felt the most financially secure?**

The same moment as 2.3.

**2.4 Has your participation in the TCB project impacted your family's lives? Can you tell me about this?**

Yes, it has, ooh ah, my children...the way me and my husband are raising my children, like people ask our children whether their parents are abusing them...because my children are not allowed to go play outside to be free, they are indoors and I like it like that. And because they are in doors, I spoil them! During holidays I make sure I go out of my way to spoil them. So yes, so when we are a family sitting there are mom is able to take them wherever they want to go, I think that was the moment where they were happy.

Domain three – Social opportunities

**3.1 Has being a part of the TCB project helped you get better opportunities in society? Can you share your experiences with me?**

Just recently, I received a message from SEDA, yes, they called us for classes and that opportunity came through TCB. Yes, so we went there for classes. These classes were relating to the business. We are done with the classes now and they were helping us with the business plan. Because we still don't have permits, ever since we started we have been applying and applying so they are helping is with it now.

Like in my community if there is someone who needs help, I am able to help. Like the children, ophans, I am able to help. If the is a group, like a choir group who needs uniforms I am there for them. TCB has given me the opportunity to help people.

**3.2 Can you describe times during or after the TCB project when you felt like you had the best social opportunities available to you?**

I am not yet there, there were moments when people need something or want to ask something, like stuff, because I am able to buy stuff in bulk. Even in lockdown people were short of children's clothing and the came to be and I was able to help. Being able

to give other people opportunities has been my best opportunity. Like I said, during lockdown we were supposed to be sucking our thumbs, no money, no business, we were stuck. I had people calling me for stock, to operate during these times. But I am not yet there yet. The helped me to see business opportunities also.

### **3.3 Have these social opportunities, if any, impacted your life? If yes, how have they impacted your life?**

As I am still on this journey, recently what I have learnt, as we were on lockdown, during this time is that sometimes we focus more on the problems, while the solutions are right there. When I started selling in bulk, when you sell in bulk you have to reduce the price. I had to sit down and be like I am selling these coats for R130, I bought them R20 each, so if I sell them in bulk I have to sell them for R60 each. I am still making money. This person is not buying like 5 or 10. He is buying like 20, must I still keep it at R130 and wait for the customer, because it is lockdown and people don't have money, or put it down like R60, I am still making money and providing. So I learnt that sometimes we focus on the problem yet the answer is right there.

## Domain four – Access to knowledge

### **4.1 What kind of knowledge have you gained while being on the two-year programme?**

The arrange for us parenting skills, cause when you are a business woman, you are up and down and you find yourself neglecting your children and they need you. Yes, and how to managed our money. Because when you are making money you can spend and spend and spend. Believe me, ey they taught us to calculate. Even the R2 I spend, that I wasn't supposed to spend, I feel guilty. That knowledge especially when I come to saving. That was a big shift in my mind set to start saving.

### **4.2 Has this knowledge helped you grow as an entrepreneur? Can you tell me about this?**

I believe it has, like I said I am busy working on my catering and deco business. It had help me find so many opportunities.

### **4.3 How do you currently use this knowledge you have gained while being on TCB project in your daily life?**

There is this one thing our mentor use to tell us, that if you are a business person, even if you don't feel like doing it, in other words, to step out of your comfort zone. There are times when I just want to sit on the couch, spoil myself, watch TV, then I am like ok, I am sitting while my customers are waiting. I apply it and step out for my customers. I have this drive to do it. TCB has allowed us to be go getters, sometimes you are sitting at home and your customers phone you and be like where are you, and I have too, kick the blanket and go.

### Domain five – Protective security

#### **5.1 Do you think TCB project has made you take more risk in your business and personal life? Can you tell me about this?**

Yes, TCB helped me unlock my potential and take a lot of risks in my personal and business life. There was this one time, when our journey came to an end at TCB, so I was like we need other sources to continue with our business, cause now we use to go and shop 4 times a week, and now I have customers I need to see too, now I can only shop once, what am I going to do. Business has to go on, so yes, I had to like take from my savings and go and look for other sources. Yeah, I think yes.

#### **5.2 In your opinion, has being a part of the TCB project equipped you with the necessary tools to ensure you and your family are taken care of should unforeseen circumstances arise? If yes, How?**

Absolutely, I believe that they gave me a push in the right direction. Because right now I am unstoppable, nothing can like come and block my way. Cause if I see ok there is this trying to stop me, I see what I can do to make it work. I am unstoppable.

#### **5.3 What are you able to safely do now that you could not do before you were on the TCB project?**

Financially? Before sometimes when you are stilling at home, you are doing nothing, the walls are suffocating you, you have these questions and don't come the answers. Like now I am able to come up with a solution for my problems. If there is something that needs to be done, I have to do it. Yes, financially I am able to provide for my family

and for the better. Recently I moved to a better, a very nice place. I was unable to do it before, now I can do it.

### **The Most Significant Change story**

To sum up, let us look at your responses to the above questions and answer a few questions related to the responses of the above.

#### **6.1 Out of all the stories and responses you have told which is the most important story in your life that has resulted from your being a part of TCB project?**

Being able to walk into beautiful and better accommodation.

#### **6.2. Why is this significant for you?**

Remember I told you, before I could start at TCB I use to stay at someone's back yard. It was just one bed room, my husband and my children. so when you are in that situation and I looked at my children, I just felt like a failure. I am like I failed my children. So to find yourself you are free, in your own yard, you children are free, they can go outside and play, they are not in someone else's yard, no one is going to come and bully them, even though it is not my yard where I am staying but the children are free to go play outside and are able to more around from this room to another room. When you see them happy you are happy.

#### **6.3 How, (if at all) has the work of TCB project contributed to this most significant change in your life?**

I am so thankful to TCB helping me with the shifting of the mind-set. Remember there was one thing that was blocking me was the fear in the mind. It all start in the mind. So they can give you all the lesson and stuff like that but if your mind is locked up, you can't do it. You will keep complaining and complaining. The change is right there and you won't be able to change. TCB has shifted my mind in the right direction. That's all that I needed. If I look at it now, I need a push in the right direction.

## **Interview transcripts- participant H**

Code name of participant: H

Location: Wimpy, Game City

Date of recording:09/10/2020

Mention name in acknowledgements: Yes

### **Introduction**

#### **Tell me about yourself.**

I am Phindile from Ntuzuma. I have 2 children, a boy (25) and a girl (15). I am a single mom.

#### **When did you graduate from The Clothing Bank project?**

It was in 2019, started in 2017

#### **How did you became involved with The Clothing Bank?**

I met my church mate and she told me about TCB. I was interested because I am a person who likes selling.

#### **What are you doing since you graduated from The Clothing Bank project?**

I am still selling clothing and I am enjoying it so much.

### **Domains of change to collect SC stories and the MSC story**

#### Domain one – Social participation

##### **1.1 Do you remember a time during the TCB project when you participated in raising issues about matters which affected your life? Tell me about this.**

I tried to help a woman in my community, to sell clothing for me. She ate all my money and I was very stressed. I like to help people in my community but people just disappoint. She brought only 20 % out of a 100% of my money.

##### **1.2 Can you describe a time when you were a part of something which brought about change for yourself and/or family?**

I was helping my cousin by doing carpentry. I was paying for his school fees and for his training to become a carpenter. He is a qualified carpenter now.

### **1.3 Why was this experience important to you?**

It is important because I want him to stand by himself, because he is old now. I want him to do things for himself and not depend on other people.

## Domain two – Economic well-being

### **2.1 Is being financially secure important to you?**

Yes, it is. 100%. To save money is very important. Because if you want to do things it is easy. You don't do it on credit, you do can it cash. To save money is very important.

### **2.2 From your experience, during the TCB project can you please share moments which you felt were financially beneficial to you?**

It was helping because I always had cash. So if I wanted to do things for me and my family I had money. It helped me too much. I done a lot of things, like I bought a site for cash, to build a house. I bought it cash, no credit. I am able to do things cash. Everything is easy now. I have my own property.

### **2.3 Can you describe a time during or after the TCB project when you felt the most financially secure?**

I remember, when we were in lockdown, they sent us letters from school to pay the full amount of school fees. And I was able to pay it in full cash! Even the lockdown didn't disturb me!

### **2.4 Has your participation in the TCB project impacted your family's lives? Can you tell me about this?**

It has benefited a lot, especially with groceries. I can do groceries at any time. Not like before when I had to wait for month end. Even if the groceries is finish, you have to wait for month end, now I don't have to wait for month end. I can buy groceries at any time now. Now it is easy to buy furniture and anything that is short.

## Domain three – Social opportunities

### **3.1 Has being a part of the TCB project helped you get better opportunities in society? Can you share your experiences with me?**

They have helped, because they are getting clothing's for cheap, so they are happy about that. It is not easy to go to they shopping. If I want to go out with my children

and have fun, I can do that would out worry. Like to eat out its easy, not like before. To go shopping its easy, not like before.

**3.2 Can you describe times during or after the TCB project when you felt like you had the best social opportunities available to you?**

I have learnt a lot, I have the knowledge now on how to operate a business, I have that training. If I want to open a business now I can do it, I will know what to do. The education I got from TCB has helped a lot.

**3.3 Have these social opportunities, if any, impacted your life? If yes, how have they impacted your life?**

Yes, it has, because if I am going with my children, it is easy to communicate with them, and they can see that they mothers are not useless now. I can build stronger relationships with my children now.

Domain four – Access to knowledge

**4.1 What kind of knowledge have you gained while being on the two-year programme?**

There was a course that we were doing in the end. ISBP, it was about informal businesses, a business programme. I gained a lot of my business knowledge from there. The parenting skills and the computer skills has helped a lot as well.

**4.2 Has this knowledge helped you grow as an entrepreneur? Can you tell me about this?**

It helped me a lot. Now I know how to separate money for the business and the family. I know how to save money of the business and the family.

**4.3 How do you currently use this knowledge you have gained while being on TCB project in your daily life?**

Like we learnt to write everything down. Like if I was eating here I would have had to write down how much I was spending here. How much money coming in and how much money I was spending. I am still using that skill. Everything I am writing down. If I collect money I am writing down, if I am spending money I am writing down. These



skills help a lot me know how much I use and how much I got and how much I have to save.

#### Domain five – Protective security

##### **5.1 Do you think TCB project has made you take more risk in your business and personal life? Can you tell me about this?**

Now I am trying to open up an internet café, so I am taking that risk. I am going to open it in my community. My son inspired me to open up this internet café. He knows a lot about computers, and he is going to help me. He studied IT. He started studying when I was at TCB. TCB helped me send my son to study IT. This internet café will come in handy when they are applying for jobs and school in January.

##### **5.2 In your opinion, has being a part of the TCB project equipped you with the necessary tools to ensure you and your family are taken care of should unforeseen circumstances arise? If yes, How?**

Yes, they have because I was saving money. Because when we were in lockdown we were never hungry because I was saving money. We were doing groceries, and it was like everything was normal.

##### **5.3 What are you able to safely do now that you could not do before you were on the TCB project?**

I am confident with my saving now because I was to buy a van for my business, by November for my business. Because I was to grow my business, I want to sell other things beside clothing.

#### **The Most Significant Change story**

To sum up, let us look at your responses to the above questions and answer a few questions related to the responses of the above.

##### **6.1 Out of all the stories and responses you have told which is the most important story in your life that has resulted from your being a part of TCB project?**

To buy a site for myself and my children. Being a single mom this is so important.

**6.2 Why is this significant for you?**

Because I want to build a house for my children, I don't want to stay at home now like I am a child. I want to stand on my own now, because I can do it.

**6.3 How, (if at all) has the work of TCB project contributed to this most significant change in your life?**

I will to thank TCB for the opportunity they have given me; I am my own boss and I can stand on my own now. They taught me how to do business, and to save money and the importance to do things on cash.

## **Interview transcripts- participant I**

Code name of participant: Participant I

Location: Mayville

Date of recording: 22/09/2020

Mention name in acknowledgements: Yes

### **Introduction**

#### **Tell me about yourself.**

I am a mother of 2, my kids are aged 7 and 12. There are 5 people who live at home, my two brothers, kids and herself. My gran – who is sick.

I am involved in an organisation Isibansezwe – it deals with social ills, mentoring of the youth, boys and girls and also older less privileged people. I am a community leader.

There were people who came to our area called World Changers., with life skills. There were certain people who were chosen to attend the leadership programme. I was lucky enough to be part of those people. Out of the programme 8 of us were chosen from our area to start an organisation. There is a lot of challenges in our area, lots of people are not working, do bad things. We wanted to change their mindset, to do something good. We started and registered the organisation in 2017 to inspire change.

I started an after school programmes – where we are tutoring kids if they are struggling in maths we find people in our area who are at university to assist the kids who are in primary and secondary school. We are going so much... In October, we are doing a Readers Digest, where we were introducing literature into the community by partnering with schools and other organisations.

#### **When did you graduate from The Clothing Bank project?**

Graduated in 2018 – Started in 2016

#### **How did you become involved with The Clothing Bank?**

Neighbour who was affiliated with TCB, she used to sell the clothing from TCB and I would buy clothes from her. I was close to her and I knew her before she started TCB and I saw how the TCB programme changed her life and told her that if there is an open day she must please let me know. I wanted to change my life like she did hers, to make my children's lives better and I was the older one at home and my mom was not working, I felt like I need change, I was yearning for change. My first born, the one

who is 12 years old, her father passed away while I was pregnant. So I needed something to do.

### **What are you doing since you graduated from The Clothing Bank project?**

I am still selling the clothes and studying Tourism management at Unisa. I am enjoying it. My TCB experience has inspired me to study and has changed my life in a lot of ways because now I am thinking a lot of things which I previously thought I could do. TCB brought about a lot of change in my life. There were life skills at TCB to help us be the very best we could be.

### **Domains of change to collect SC stories and the MSC story**

#### Domain one – Social participation

#### **1.1 Do you remember a time during the TCB project when you participated in raising issues about matters which affected your life? Tell me about this.**

Most of the people in area didn't know about TCB, there was like 2 or 3 people who knew about TCB.

Before I got involved with TCB, I got involved with a library. I saw on the wall of the library that world changer makers were doing leadership skills. So they said we must volunteer for 3 weeks at anything which can bring about change. So during TCB, I took my library contact to TCB so that when there is an opening at TCB, the librarian will get an email to print out and stick on the library wall so people will know about TCB. So now people know about TCB. Most people in my area are selling clothing like me and their lives has changed like mine. Ey, selling makes us an income. So we have jobs and not unemployed anymore.

#### **1.2 Can you describe a time when you were a part of something which brought about change for yourself and/or family?**

World changers (WC) helped me a lot, because when I was 8, I was raped, and they did a session called the healing of the past and we have to talk about all the things that was hurting us and at that time it was the first time that I spoke about that experience in front of people. I didn't not like to talk about that that experience in front of people. And if I felt like crying, I would cry in front of them, until I could talk about it without crying. WC helped me with the healing of my past and understanding who I am and at WC I got to like do thing I never thought I could do the things that I was

doing, I become confident to speak in front of people and I don't care how many people are in front of me, I can just talk freely now. I get to advise people with so many people. I even have started a support group for rape survivors. They are not victims, they are survivors. I have created this group with other ladies who have been through the same thing. Cause I get to talk about it people say in a victim, I tell them I am a survivor. I am glad I have healed and I am able to help others. It's not an easy world, lots of people need support. Like I did, like I got from help from TCB. I got counselling from TCB, there was a woman who would come twice a month to counsel us. In TCB they ask you if anything is bothering you and then you can talk to someone about it, to other ladies or professional help. From the first session they will evaluate how you are doing and see if you need more session to help you. Both WC and TCB has helped to heal me from my past experiences.

### **1.3 Why was this experience important to you?**

It is important to me because when I joined TCB I was 25 but I use to say to myself that I was living in a body of an 8 years old, because there was this thing that was telling me that I am nobody, I am nothing because of that rape experience. That moment was like a big moment for me, because I could break the chains and I had wings and I was set free. I could fly anywhere. I am who I am now because I am free. Now I can sleep at night. Before I couldn't sleep I would just have nightmare at stuff. There is so much of hope in the world now.

## Domain two – Economic well-being

### **2.1 Is being financially secure important to you?**

Yes, it is. It helps you to be independent and empowers you. Now I do things I couldn't do before. When I started TCB, my first born, my 12 years old was going to school in my area, but when I started to having money and be independent due to TCB I took her out of that school and put her in a better school here in Sydenham. So now I can sort out school fees, transport and lunch things, I don't have to worry about those things. I don't get any money from anyone else, I take care of things myself and this is very important to me. As I said before, I am the oldest and I have to take care of everyone at home. Before TCB I was living at the farm with my granny, at my grans house roof, if you saw it was raining, you knew you had to get up take the bathing basins and place them where the water was leaking from the roof. The first year at

TCB I had goals, the first one was to take my kid out of that school and the second one was to put a new roof and there was land at home, so I was able to buy to 2 room wendy house for my family. Now, when it started raining, we didn't have to wake up, we could just sleep, not like before we had to wake up at midnight.

**2.2 From your experience, during the TCB project can you please share moments which you felt were financially beneficial to you?**

That's where I started studying, that time there was no Nsfas, Nsfas was not sponsoring me at that time. I was selling and paying for my fees, paying for my kid's school fees, and still doing things at home and savings. Because TCB taught us about savings.

**2.3 Can you describe a time during or after the TCB project when you felt the most financially secure?**

The ability to be independent and to study and also giving my children an opportunity to have a good education. Taking care of my mother, who was often very sick and taking care of my family. This is all during and after TCB.

**2.4 Has your participation in the TCB project impacted your family's lives? Can you tell me about this?**

Yes, it has as previously mentioned.

Domain three – Social opportunities

**3.1 Has being a part of the TCB project helped you get better opportunities in society? Can you share your experiences with me?**

Yes, it has, the robin hood foundation usually sends invitations to TCB, because they need like 30 ladies to attend their seminars, so from now on we get our invites to our emails to empower women. I have this opportunity and that has been very helpful. When you get there, there are great people who inspire me and this is a great opportunity.

**3.2 Can you describe times during or after the TCB project when you felt like you had the best social opportunities available to you?**

There was a Forbes woman in Africa, a women's seminar, in March before lockdown. That seminar was very very very very inspiring, there were women from all over Africa who were part of that seminar, they were sharing their experiences about them coming from struggling backgrounds to where they are right now. I saw myself in those women like that, because I am climbing the ladder to where I want to be. That was the most amazing opportunity for. I come from a poor background, my community and surroundings was bad, so I wanted to changes things. I have bigger dreams, maybe help the whole of Mayville and help the whole of South Africa, but it will start from my community, because I have been living there from all my life, I have been there from grade 1 to grade 12., and I am still there. I have seen people and things that happen and those experiences have shown me that I can do anything I want to do, that it is possible. And by going to these seminars you get to socialise, get to be linked and get to be rewarded because if maybe I cannot help everyone, so if I don't have that type of help, then I can refer you to someone who can help you.

### **3.3 Have these social opportunities, if any, impacted your life? If yes, how have they impacted your life?**

Yes, these opportunity has, because I am someone who is ambitious to help people. Firstly, to be empowered myself and then empower other people is amazing, I come from a poor background, my community and surroundings was bad, so I wanted to changes things. I have bigger dreams, maybe help the whole of Mayville and help the whole of South Africa, but it will start from my community, because I have been living there from all my life, I have been there from grade 1 to grade 12, and I am still there. I have seen people and things that happen and those experiences and people have shown me that it is possible to do anything I want to do. And by going to these seminars you get to socialise, get to be linked and get to be rewarded because if maybe I cannot help everyone, so if I don't have that type of help, then I can refer you to someone who can help you.

## Domain four – Access to knowledge

### **4.1 What kind of knowledge have you gained while being on the two-year program?**

I have gained financial knowledge, I use to get money today and spend it, not think about tomorrow. So I have learned to saving and about how to do a budget. Because

at TCB at the beginning they were doing something that was different for us, they said that we must write down everything we spend on, even if you are buying a sweet, you must write it in your diary. So if I am buying something I will write it down. Maybe by the end of the week I will go look at the dairy and ask myself if this was necessary, and be like nope it wasn't...and I will like maintain...and I thought myself discipline.

**4.2 Has this knowledge helped you grow as an entrepreneur? Can you tell me about this?**

Yes, it has, by writing everything down, I am able to see where I went wrong, maybe in the month of August I spent a lot...by writing down I am able to see where I need to cut down or this I where I need to increase. So by budgeting I am able to be in control of my money, and I can say this is out of budget I am not doing. Then I will put it in the next budget, this is where I have become wise.

**4.3 How do you currently use this knowledge you have gained while being on TCB project in your daily life?**

In my life today, I speak a lot about that information with my brother, because he is a spender. And I will teach him all of the tricks about saving I learned at TCB. As I said, we have an organisation, the management team I will be teaching them all my skills I know, and I still have the big file that we got from TCB, every day they use to give use information and sometimes when we are doing financial management in our organisation I help them with the information I have. You see now I help my family, friends and my community and the organisation with the information I got from TCB. There is this guy that told us, if you want to be successful by not helping others, that is not being successful.

Domain five – Protective security

**5.1 Do you think TCB project has made you take more risk in your business and personal life? Can you tell me about this?**

When I started with TCB I started selling in my area, and I saw it was not working for me and I saw an opportunity to sell in Pinetown and it was my first time going to Pinetown. But I tried to made a way and started selling in Pinetown, illegal at that time because I didn't have a permit. Then I applied for a permit, it was me taking a risk, because I dint know if it was going to work for me or not, but luckily it worked for me. I



made a lot of money from Pinetown and got in a group of ladies who were welling in Pinetown and we started selling together and we use to go to companies in Pinetown and selling in the streets was not bring a lot of money for us. People would only ask how much and some people will not even look at the because the clothes had dust, then we saw ok If could by things from WW at TCB, can't put the clothes on the floor, then we started going to the companies. Selling clothes and things, people stated take on lay-bye, with a deposit and they will pay when they got paid. We took a register and started creating friendships with the people at the magister court in Pinetown and spoke and explained to the management and they allowed us to sell to their staff. We didn't wait for anyone to do anything for us we went out and did it for ourselves.

**5.2 In your opinion, has being a part of the TCB project equipped you with the necessary tools to ensure you and your family are taken care of should unforeseen circumstances arise? If yes, How?**

Yes, it did, because at TCB they were saying here are the clothes but they were not selling it for us. They told us to go out there and sell the clothes. Then we could see that we had an option both putting my stuff down, but TCB told us to start selling on line. The lady from TCB told us not to sell on credit, but we decided to sell with a deposit. So that we had money coming in. So during this pandemic we knew that some people was working, so TCB told us to buy in bulk. I must buy a lot of stuff like food at home and bulk stock, and the stylist at TCB told us that if we are selling earrings we must have something to attract the customer with. If you are selling earrings, then we must also sell a shoe which will go so the customer will look good. Because at TCB we use to have fashion shows, the lady will come dress up. The lady opened our eyes to fashion. We started at TCB we only thought that we will be selling clothes, but they gave us information which is now helping us in our families.

**5.3 What are you able to safely do now that you could not do before you were on the TCB project?**

It's a trend, TCB helped me, I help my family and my family helps other people, it's a big change, it might look small but it is a very big change. Because at the beginning when I was coming out of high school, I never imagined myself selling clothes. I was looking at those people who were home educated or something. Cause I got the information from TCB and it was not like I was only selling clothes was empowering

myself, I was helping my family and being financial independent, I did do many good things, some people use to say that we are not working, but our life was going well. we told them, it was selling, selling clothes and my kids are able to go to a good school. Schools that I wasn't able to attend, I was going to a local school, I read that thing that said, my kids won't be going to the same school I was going to. I managed to change my life and I am still in the process of changing it.

### **The Most Significant Change story**

To sum up, let us look at your responses to the above questions and answer a few questions related to the responses of the above.

#### **6.1 Out of all the stories and responses you have told which is the most important story in your life that has resulted from your being a part of TCB project?**

Being financially independent.

#### **6.2 Why is this significant for you?**

Because I still have my parents, my father is working as a taxi cab driver, and I am not staying with him because he has another family, my mother is not working and she is ill most of the time and I have to take care of the family. By being financially independent I was able to take care of the family cause my mother cannot. She is using crutches and she can't work. So I am able to bring change to my family, to my life and to my kids. I had a dream of going to study and have be a dream job, and by being financially independent I was able to register at UNISA being able to pay the registration fees by myself, with the money that I got from TCB.

#### **6.3 How, (if at all) has the work of TCB project contributed to this most significant change in your life?**

Yes, it has contributed in a great way. I wouldn't be who I am today. It allowed me to do positive in my life. Because I remember when was at TCB, I was working at an organisation in 2015, and I started at TCB in 2016 and at the library they liked me so I use to work there on the weekends as a volunteer while I was at TCB, then I met up with a lady that was doing swimming lessons, then I started learning to swim because I didn't know how to swim. Then I asked the lady if I can assist you with swimming

because you were busy with the kids. Now I know a thing or two about swim, so I can assist, so she did say that she need someone to help here. So now I am helping with swimming. So she said that I can bring 10 kids from my area to teach them how to swim and do the training myself. So if I want to charge some for swimming I can because I know how to swim. People always ask me if I can teach them how to swim and this has become another stream of income for me.