



IN THIS ISSUE

- EXPANDING OUR UNDERSTANDING OF ‘POVERTY’pg 1
- SAVING FOR THE FUTUREpg 2
- LAYING SOLID FOUNDATIONSpg 3
- AT A GLANCEpg 3

EXPANDING OUR UNDERSTANDING OF ‘POVERTY’

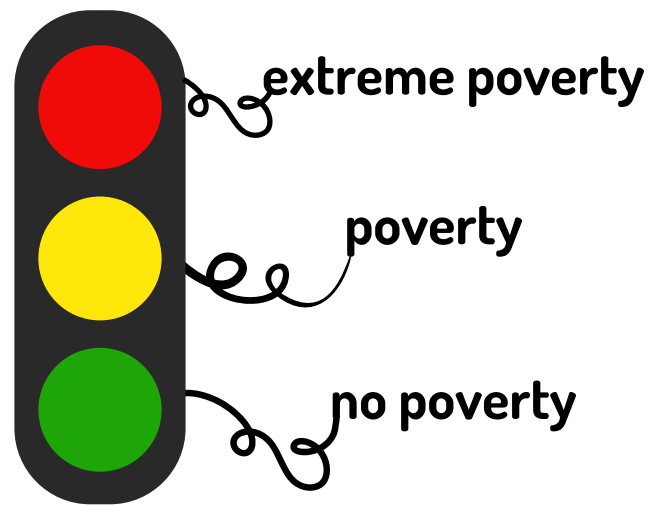
How can we truly measure poverty? Is it only about income, or does it encompass many facets of life? To address these questions, Fundación Paraguaya developed the Poverty Stoplight survey. This tool assesses poverty in a multidimensional, visual way, guiding families to identify their strengths and areas for growth. The Greenlight Movement has adapted this survey for South Africa, and we have begun to integrate it into our work.

The survey encourages families to assess their lives holistically, from physical and mental health to relationships, education and financial independence. It prompts participants to celebrate small achievements, like household improvements or open emotional expression, while also fostering skills and resources for sustainable livelihoods. This self-assessment helps shift families from dependency on external support to recognising their own potential within their households and communities.

Our first participants were our beekeepers, who are undertaking a two-year programme building self-employment and entrepreneurial skills. Initially, some hesitated to share personal details but soon understood the survey’s value. They could celebrate the “green” achievements on their family scorecard while identifying the “yellow” and “red” areas that will need their attention.

The survey’s impact has been motivational: The Mantshewula family, for example, had never thought to visit the nearby beach together until the survey inspired them to plan their first family picnic, an experience that brought joy and togetherness. Similarly, the Komani family realised their wish for an indoor flush toilet and were inspired to work towards it. The Macdonald family saw the value of small savings as they began thinking about long term financial security. One participant later noted that an area they’d initially marked “green” had since turned “red”,

asking for a follow-up survey to reassess their situation. However, the survey is only repeated after a year, to give participants time to work on their goals and make steady improvements.



Despite initial challenges in launching the survey, we’ve seen a promising start. With funding, we hope to expand this initiative; thus supporting the strengthening of our community and contributing our findings to the broader South African and global movements. We are eager to see participants’ “before and after” at the 12-month mark, for as the Mantshewula family’s words echo, “even the goals we haven’t achieved yet will be fulfilled.”

SAVING FOR THE FUTURE

Nokhumbulele borrowed money from the Kotyana Credit and Savings Group (SCG), of which she is a member. With this loan, she bought a new door for her flat, paid the person who installed it, purchased grass for a new rondavel roof, hired others to help her make mud bricks, and set aside funds to pay the builder once the rondavel was completed. Importantly, this money wasn't from a friend or family member—and thankfully not from a loan shark, some of whom charge interest rates of 100% or more, depending on the repayment period!

Using a model developed by the South African NGO SaveAct, Jabulani has established SCGs in communities around Zithulele as a tool to combat poverty. These groups create a foundation for sustainable livelihoods and offer a platform for people with disabilities to integrate with mainstream society. Members set a savings goal and commit to a specific, personalised amount each month, that will be “shared out” after 12 months (click here to learn more about SaveAct's SCG model). The group also grows its savings by charging a small interest on loans given to members, who must repay the loan before the share-out. Since 2016, Jabulani has established 27 of these SCGs with a combined membership of 495, 66% of whom are people with disabilities or their representatives.

The Kotyana SCG, established in July 2022, faced a challenging first share-out at the 12-month mark, with setbacks that highlighted a loss of communal savings, possibly caused by the fact that the group had decided to “bank” at a local store instead of a financial institution due to the cost and distance of transport, and two members unexpectedly dropped out. Our Rural Ability Livelihoods Coordinator, Simlindile, had his work cut out for him to get the group back on track. Overcoming heavy skepticism about the potential for this group to work required addressing confusion and misunderstandings about the model's systems and processes, while also building trust between members.

Since July 2023, the group has weathered its ups and downs, including opening a dedicated bank account and navigating limited transportation to the bank each



month (it can take anywhere from 1 to 3 hours to travel one way to the bank, and costs R180 return per person – if the group is banking more than R5000 cash, more than one member needs to go for safety and accountability). Their second share-out in July this year was a problem-free experience and a significant milestone for the group!

“This group is changing our lives. At first, we were unsure and felt hopeless...but we took a risk, and that risk has helped us. We had hope because it was introduced by someone from our village, and the NGO is well known in our community,” says Nomasele, reflecting on the positive impact the SCG is having on its members. Kotyana SCG's journey is one of resilience and collaboration. “As old as we are, we didn't understand any of what you were saying, but we see that everyone is joining, and we don't want to be left behind...thank you for being patient with us from the beginning until today,” adds Nophosile, illustrating how the Kotyana SCG's journey has been an inspirational story of resilience and community collaboration.

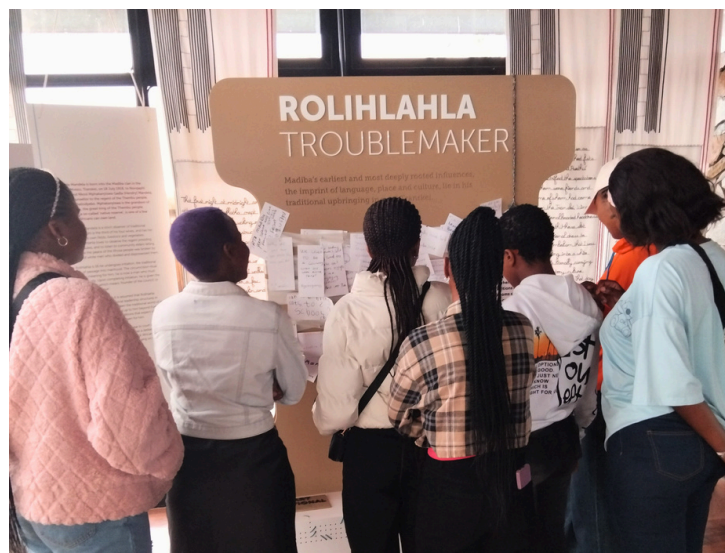


LAYING SOLID FOUNDATIONS

In Zithulele, where opportunities often seem just out of reach, the Masiphakameni Youth Development Programme is empowering young women to rise above their circumstances. By blending life skills, employability training, and personal development, the programme equips participants to navigate the delicate balance between traditional customs and modern opportunities, preparing them to thrive beyond their rural environment.

This year saw remarkable progress. Our computer training sessions, using the International Computer Driving License curriculum, achieved a major breakthrough: more participants passed their exams on their first attempt than ever before, with successful rewrites for those who needed them. We also introduced Fundza, an engaging digital reading platform that has made literacy development more effective and enjoyable.

A 10-day road trip to East London was a highlight, exposing participants to new horizons and opportunities. From learning about glass recycling at DNF Waste and waste-to-fabric innovations at Land of the Living, to exploring careers in clinical research at Synergy Biomed Research Institute, the experience broadened their perspectives. Volunteering at the Vukani soup kitchen deepened their appreciation for community service, while a visit to the Qunu Museum connected them with Tata Mandela's inspiring legacy.



Participants have described the programme as life-changing. Asiphe remarked, "You really made this...an invaluable experience. Your encouragement motivated me to push beyond my limits." Linathi reflected, "The programme was a transformative journey and showed us diverse skills to shape our future."

Each year, Masiphakameni reaffirms the potential of its participants, laying the foundation for brighter futures. It's a privilege to watch them grow, and we eagerly anticipate the incredible paths they will carve from here.

AT A GLANCE

VIOLENCE IS A CHOICE #NoExcuse

We recently partnered with the E3 Initiative, who fund part of our Masiphakameni programme and who are known for facilitating impactful gender-based violence (GBV) dialogues, to co-host a workshop that brought together key people from the tribal authorities, the local churches, NGOs, Zithulele Hospital and members of the general community. Spanning two days, day one focused on equipping community champions to address GBV while day two expanded the conversation with a wider group. Robust debates on the roles of culture, the church, the law, and community made for lively discussions and thought-provoking interactions. It was evident that diverse perspectives exist about the issues that affect society, but it seemed fairly clear that people thought the responsibility for solving societal issues lies with the community members of any particular place; an interesting thought when one considers the bigger picture of how society is governed by national laws and significantly impacted by international human rights practices. While addressing GBV is not a specific project for Jabulani, it is a problem that affects us all – we cannot run our Masiphakameni programme without considering the impact of GBV in this community. We are exploring how to follow-up these sessions to sustain the momentum and deepen the impact of these critical conversations.

