



Annual Report 2015



Message from the Sinamandla Chairperson

Over this last year, Sinamandla has ventured boldly into the arena of raising awareness and creating dialogue amongst SHG women on issues of gender-based violence (GBV). Staff were trained first and then tools, content and methods were adapted to best suit SHG women. It did not take us by surprise that despite the amount of economic and social empowerment realised for these women, opening up conversations around GBV was hugely uncomfortable and we experienced resistance. Confronting these issues shakes the cultural and patriarchal systems that women have been raised in, are used to and have been taught not to challenge. These are beginning steps for us. Steps we believe strongly in and will continue to take as the safety and well-being of women and children is important to us.

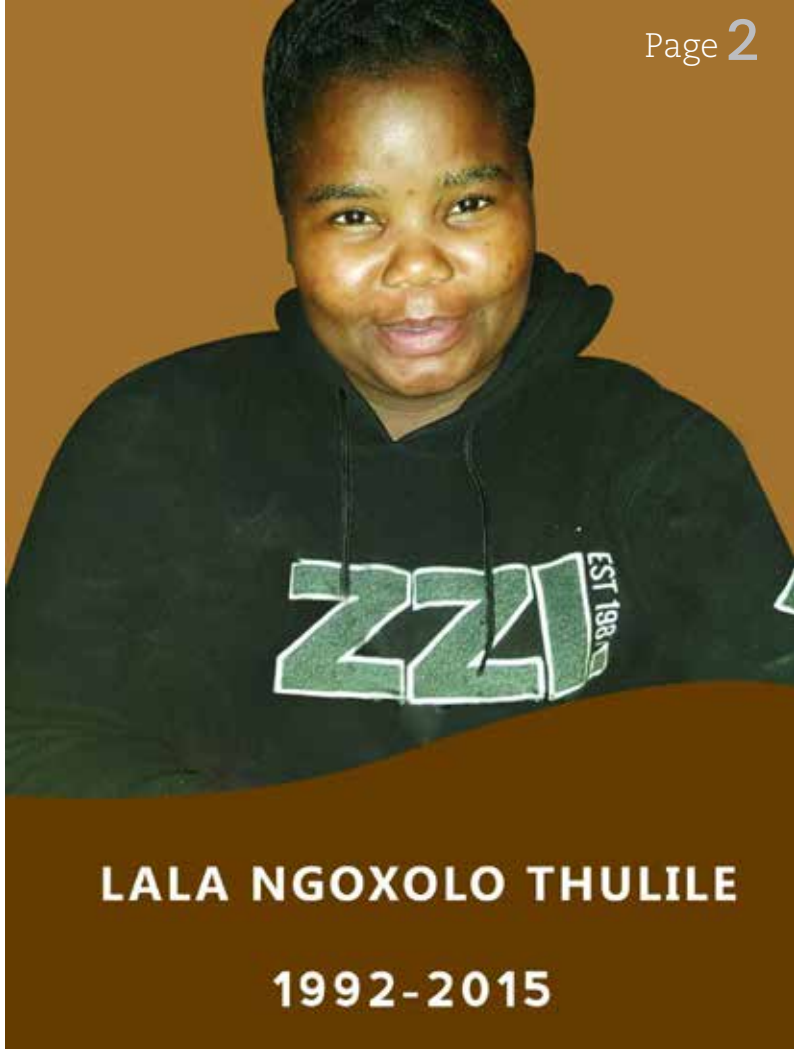
But violence against women and children cannot be addressed without the inclusion of men. You see, violence against women is a men’s issue. Yes, there are men who care, who care deeply, but caring is not enough. Caring remains a passive position until men take action. Until those who have power challenge those who use power to exploit and violate those perceived to be weaker than them. Women need to be sensitised so they can seek protection and ask for support. Women need to learn a new way of being, in the way that they raise their sons, so that boys grow into men who not only choose not to be violent, but who also intervene to stop abuse. Martin Luther King once said, “In the end, we will remember not the words of our enemies, but the silence of our friends”.

Sadly we have faced this issue very personally this year with the death of our intern, Thulile Phungula, who was murdered in August by her ex-boyfriend and the father of her child. We cannot be silent. The work of Sinamandla continues to build foundations of trust, support and economic stability amongst women and their families with the hope that they too will not be silent.

The board of Sinamandla would like to affirm the deep commitment of their staff despite a very difficult year, both emotionally and financially. Be proud of another excellent year of partnership and visible transformation for many.

Robyn Hemmens

Robyn Hemmens



Tribute to Thulile Phungula, Sinamandla intern

Thulile Phungula, 23 years, from Willowfountain near Pietermaritzburg, joined Sinamandla as a part-time intern in May 2015. She died a horrific death on 24 August after she was strangled and forced to drink acid, allegedly by her ex-boyfriend and father of her child, Sphiwe Mbanjwa. Sinamandla staff attended her funeral service at the family home and participated in a series of silent protests during September through November organised by Lifeline Pietermaritzburg (who were about to employ her as a full-time fieldworker from 1 September) outside of the regional court, in support of no bail being granted for the perpetrator. Sadly he was granted bail in November. Sinamandla will closely follow the trial in 2016 and support the perpetrator receiving the maximum jail sentence. Our thoughts and prayers continue to be with Thulile’s mother, daughter and family members.



Looking back on 2015

Xolile Manyoni, Coordinator

The objective of Sinamandla's Self-help group (SHG) project is to mobilise and empower women socially and economically in order to become self-sufficient and resilient – moving them from being totally dependent on social grants to being able to generate their own income, sustain their household and develop their community over time.

The SHG project aims to strengthen resilience, reduce poverty and transform communities as it mobilises and empowers women in the poorest households in a community, using what they already have to start a process of development that impacts over time at the individual, group, household and community levels.

During 2015 Sinamandla worked with 11 implementing organisations from KwaZulu-Natal, Eastern Cape, Limpopo and Free

State. Almost 18 100 SHG members participated in 1 316 SHGs, formed and managed by Sinamandla partner organisations. By the end of 2015 these SHGs had accumulated own savings totalling R6,2 million from which 117 000 loans amounting to R29,2 million had been given out to SHG members (of which 110 000 children, grandchildren and other household members benefited).

2015 Highlights

During 2015 Sinamandla continued to witness numerous uplifting stories that demonstrate remarkable achievements made by SHG members around South Africa (read some of these stories on pages 4-6). Partners continued to work with their Clusters (CLAs) and we saw growth and determination by CLA members as they started to take on more responsibilities from implementing partner organisations and began to form SHGs and run projects by themselves. Over time this ensures sustainability of established initiatives and more ownership by the CLAs and SHGs that allows them to monitor and control their projects and implementing organisations shift away from this responsibility. At the beginning of the year, 15 participants from 4 partners participated in a 3-day CLA Exposure workshop in Pietermaritzburg which aimed to facilitate a process to improve the overall functioning of CLAs that increase the benefits for women, their children and the wider community. This involved exposing selected SHG teams to strong Zimele CLAs, especially their community projects and initiatives, in order to understand how these CLAs have expanded their CLA vision and have managed to accomplish their achievements.

Issues of our community newspaper (UMAZISIZE) published reached 10 000 SHG members from over 800 SHGs throughout KZN during 2015. Themes included raising awareness on women's rights and speaking out against the xenophobia attacks experienced around South Africa. A new story series written by Lunga Khumalo, Sinamandla training officer, was launched which focuses on gender-based violence. SHG members continued to provide positive feedback on the newspaper, particularly enjoying the stories on the achievements of SHG members and their groups.

UMAZISIZE MAHALA

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Ukuphatha kahle imali P-4 >

Amakhono ezolimo P-4 >

Sisonke asithi cha ekucwasweni kwabantu bobuzwe bangaphandle (Xenophobia) P-6 >

UMUNTU NGU MUNTU NGABANTU

South Africa is for all who live in it.

Ukunakekelwa kwabantwana P-4 >

Inzuzo ngebhizinisi lamaqanda! P-5 >

Ungakhohlwa uJulayi inyanga yokonga!

During the first half of 2015, Sinamandla worked with two KZN partners (Amangwe Village based in Richards Bay and USIZO based in Ladysmith) on a pilot project that aimed to strengthen integrated programming linking poverty alleviation, gender-based violence (GBV) and HIV through the self-help

group (SHG) project. A series of 10 sessions and 3 posters were developed and were piloted with 600 women from 36 SHGs. Topics covered in the sessions include culture and womanhood, gender roles, sex and menstruation, gender-based violence, women and HIV testing. The final session included women burning pieces of paper which had painful memories and experiences written on them and also lighting candles as symbols of hope. Sinamandla plan to raise funds to make the material and training available to other partners into 2016. Read more on page 7.

A small business support workshop was held in August for successful entrepreneurs from SHGs around KZN as well as for several SHG staff and community facilitators who are interested in actively promoting small businesses in their SHG communities. Women from communities near Bergville, Swayimane, Copesville, Willowfontain, KwaMthethwa and Greytown participated in the 3-day workshop. The main aim of the workshop was to learn how Sinamandla can improve the way it supports and assists SHG members in their small businesses and income-generating activities. One key focus was linking business activities with SHGs and participants learnt how SHG members can drive business in their communities through working together, supporting one another's business and using SHG loans effectively. Participants returned home excited about their own businesses and full of ideas to make them more profitable. They also have plans on how to assist other SHG members with identifying business opportunities within their communities and practical tips on how to grow and expand existing businesses and income-generating activities.



Lastly, on a sad note, in mid-August our very first Sinamandla intern, Thulile Phungula was brutally murdered, allegedly by her ex-boyfriend and the father of her three year old child (see page 1). Sinamandla staff joined with LifeLine PMB and other organisations in a number of silent protests outside the Pietermaritzburg Regional Court to protest against the bail release of the perpetrator and took to the streets of PMB to also raise awareness on the issue of gender-based violence. Over 400 people have signed an online petition condemning her brutal murder. We continue to remember her work within Sinamandla. Rest in Peace Thulile!



Plans for 2016:

Due to funding constraints experienced by Sinamandla during 2015-16, there will be an intentional focus on working actively with less partner organisations than in previous years (meaning that some partners will receive less visits and capacity-building from Sinamandla as their SHG project is now well-established). An exciting development is that Sinamandla have been awarded a 6-month contract by the Resilient Africa Network (RAN), supported by USAID, to work in Ga-Dikgale (Limpopo) and also in Pyramid (Gauteng, a new province for Sinamandla) to conduct a community needs-finding process aimed at possible modifications or additions to the SHG model which will strengthen the resilience of women in those communities. Additionally through funding from the DG Murray Trust, Sinamandla will work with a new partner, Imbasa Community Services, near Idutywa, Eastern Cape. Finally, training resources will be sourced to capacitate more partners who are interested to integrate HIV, gender-based violence (GBV) with poverty reduction in their SHG project.

I would like to say farewell to Lunga Khumalo, the Sinamandla Training officer since 2010, as the Sinamandla board decided in November that her position unfortunately can no longer be funded. I have been privileged to work with Lunga over the years and thank her for her invaluable contribution and hard work with Sinamandla partners and SHG members. I wish Lunga all of the best for the future.

In conclusion, I would also like to thank all our donors for their support and investment in Sinamandla during 2015. To our partners, we look forward to working together in ensuring great success within the lives of SHG women, their families and their communities. On behalf of the Sinamandla team I would like to acknowledge the wisdom, support and guidance offered by our board members during this year.

Xolile Manyoni

SHG Achievements 2015

Congratulations to all the winners in Sinamandla's 2015 SHG Awards and to our partners that received them:

- **SHG member of the Year:** Banelile Shezi of Siyaqhube-ka SHG (formed by Umvoti AIDS Centre)
- **SHG of the Year:** Yibanathi SHG (formed by Umvoti AIDS Centre) and Thuthukani SHG (formed by Zimele).
- **CLA of the Year:** Sizanani CLA (formed by Zimele)
- **Community Facilitator (CF) of the Year:** Silungile Ntuli, Amangwe Village
- **Staff of the Year:** Vivian Ramorwalo, Thusanang Trust
- **Manager of the Year:** Bheki Dladla, Thandanani Children's Foundation
- **Partner of the Year:** Thandanani Children's Foundation.

The winner of the SHG Member of the Year Award for 2015 was **Banelile Shezi**, 35 years, a member of Siyaqhube-ka SHG, formed in 2013 in Dungamanzini, KZN, by Umvoti Aids Centre. After receiving training on income-generation activities in her group, she saw an opportunity for a food business in her community and started IDLANATHI (eat with us). She sells full meal plates with salads, fat cakes, fried chips, tea or coffee. Banelile took her first business loan of R500 from her SHG to buy a 2-plate stove and a fried chips machine. Another loan of R600 bought a microwave and another of R800 was used for stock. In a good month she makes between R2,500-R3,000 after expenses; she uses R1 000 to buy more stock, pays R300 towards rent, repays any loan to her group and the rest she uses or saves. Banelile says, "Having my own business has made a huge difference in my life and I no longer become stressed about where I am going to get money from". Banelile is a CLA member in her group and also has assisted her group in starting a crèche for their community.



One of the winners of the SHG of the Year Award for 2015 is **Thuthukani SHG in Maswazini, KZN**, formed in August 2009 with 10 members by Zimele. The group members are very hard-working and community-minded – they started a home-based care project to help people who are sick at home and also started a project to assist orphans and vulnerable children. To date the group has assisted 124 vulnerable children, has donated 81 food parcels to needy households, has assisted



10 households to access social grants, and has trained 33 children on how to do craft-work. In order to increase the amount of funds available for their community projects, the members opened their own guesthouse – they built a suitable house on land owned by a group member and provide accommodation and meals to tourists or visitors to the area. The profit from the guesthouse and from their craft work is used to fund their projects.

The other winner of the SHG of the Year Award for 2015 is **Yibanathi SHG in KwaNxamalala, KZN**, formed in November 2012 with 20 members by Umvoti Aids Centre. The group have given almost 600 loans worth R60 000 to their group members to date and they make additional savings each month towards school uniforms and a funeral scheme for their members. They also do home visits to sick people and the elderly in their community. Previously the group members had embarked on a housing initiative which included making bricks for members that wanted to build or improve their houses. During 2015 this initiative turned into a group income-generation activity when the group secured a very large order of bricks from a local business man who is in the construction business. They negotiated to make 20 000 cement bricks at R6.00 per brick to supply his construction of community halls around their area. The group will make sales of R120 000 (excluding operating expenses) once the order is completed.



Bonisiwe Hlengwa, 28 years, is a member of Qalakancane SHG from Ezinketheni in Copesville, KZN, formed in 2014 by Thandanani Children's Foundation. She was a participant in Sinamandla's Small Business Support workshop in Durban in August 2015. She lives with her grandmother, her four siblings and her three children. Before joining her SHG her family were surviving on her grandmother's pension and three Child Support grants, which was never enough to meet all of the basic needs of her children and her household. In July 2014 she took a loan of R100 from her group and sold chips and sweets to make R50 profit. She repaid the loan and borrowed a further R200 to diversify her business after asking and listening to her customers to find out what they would like. She kept adding more items as her business grew. She is now a proud small business owner and has managed to erect a shack where she has now added breakfast items, hot lunch meals and fruits. She says, "As I buy stock and sell, I use the profit to add more stock and I still take loans from my group if needed." In a good week Bonisiwe can make a profit of R600. She says that her situation at home has really changed and she is thankful for that.



Mam' Khanyile, 71 years, is a member of Simunye SHG, formed in August 2011 by Amangwe Village in Dondotha, KZN. She has a family of ten people, including five grandchildren; she and her husband are pensioners. She recently took a loan of R1 000 from her group to buy building blocks for the house she wants to build. She says, "Being part of Simunye has been a blessing in disguise for me as there is only one person who is working a temporary job at home and we have lived by the social grants only, but now there is extra income from my SHG – I am very proud of being a member of Simunye". She says that she cannot imagine her life without her group and she tells other women in her community to come and join because if they are part of any SHG they will never go to loan sharks again.

Thandazile Dumakude, 31 years, is the daughter of Mam' Dumakude, a member of Sizanento SHG, formed in Dondotha, KZN, in September 2012 by Amangwe Village. Thandazile shares how her mother's membership of her group has helped her and the benefits she sees at home. "I am a student at UNISA doing teaching and am now doing the 3rd year. My mother's contribution towards my studies has been a huge help, covering text books and travel costs since my first year. When she started in her group and was talking about saving R2.00 a week, I never thought her membership will be of any significance. But now I have seen the benefits. Even here at home, my mother has managed to build this house using loans from her group."



Mam' Dlamini, 64 years, lives in Dungamanzi, KZN, and is a member of Masilondoloze SHG, formed by UMvoti AIDS Centre in 2013. All of her children are grown up and now longer live at home. In January 2014 she took a loan of R100 in order to buy her first goat. She says, "Goats help me a lot as I can sell them and earn extra money that I can put away for a rainy day." To date she has four goats which she hopes to sell when they are big enough for a R1 000 each. She plans to start breeding goats as there is a huge demand for them in the community. "I will go back to my group and access more money, then pay it back until my kraal is full of goats for sale".

Mam' Ntshangase, 46 years, is a member of Sphembokuhle SHG, formed in June 2014 in Willowfontain, KZN, by Thandanani Children's Foundation. Besides having taken loans to improve the roof of her home and to meet the needs of her family, she also decided to take loans from her group to buy twelve chicken layers that produce eggs. Her business is doing very well because her neighbours and community members are buying egg from her. She says that her family depends on her and her egg business for household income. She is very emotional when she speaks of how her SHG has changed her life and how her family now lives. She says that she can't stop preaching about the SHG project to other women in her community and she encourages them to join their nearest group.



Umkhumbi ka Nowa SHG was formed in May 2013 by Zimele in Ogengele near Mtubatuba, KZN, and has 12 members. As they have farming skills, nine members of the group decided to get a plot of land from their traditional leaders to start a garden project. However, this attempt to improve their lives and economic well-being was initially met with challenges, such as water shortages and stray livestock destroying crops. In 2014 the SHG members joined Zimele's Agriculture programme and received assistance to securely fence off their garden. This was an extra boost for an already motivated and dedicated group. The group also benefited from a number of training sessions provided which helped them improve their production through the implementation of practices such as mulching, composting and integrated methods of pest control. The Umkhumbi ka Nowa farmers' group is one of five groups in Mtubatuba to be awarded a tender to supply schools with vegetables under the government's nutrition programme. The group is planning to dig a rainwater harvesting dam close to their garden to harvest the run-off water that runs past their garden from the nearby road.

Mam' Ndaba, 45 years, is a member of Zamokuhle SHG near Bergville, KZN, formed by USIZO in July 2012. She lives with her four children and husband. She says, "I started doing my beadwork business again after my husband lost his job. My business is doing well; even though it is not a constant income yet, it is making a difference as it has helped me to pay towards my child's tertiary fees." She initially took 2 loans from her group worth R1 100 to meet orders and was able to make a profit of almost R2 000. Mam' Ndaba says, "I am able to borrow from my group and repay easily. My biggest wish is for more of my fellow group members to start individual businesses also."



Mam' Zulu, 66 years, is a member of S'thembokuhle SHG, formed in June 2014 by Thandanani Children's Fund at Willowfontein, KZN. She stays with her husband who is unemployed, a brother-in-law who is living with a disability, three of her children and five grandchildren. Only two grandchildren receive social grants and her brother-in-law gets a disability grant. Mam' Zulu used to work as a preschool teacher for eight years before she joined her SHG but lost her job due to ill health. She was approached by parents in her area to assist them with their children and so she started a pre-school in her home with three children and this number grew to 15. Currently there are six children as the others graduated to grade R at a local school, but she knows more will come. The parents pay R100/month per child. Mam' Zulu shares that being in her group has really helped with her preschool as she now can borrow from her group if needed for extra food costs or to replace broken toys. She says "I am hoping that one day with loans from my group I will be able to build a separate structure for my preschool. My household needs are also easily met from taking loans from the group if needed."

Integrating HIV, gender-based violence (GBV) with poverty reduction

A major focus for Sinamandla during 2015 was a pilot project with two KZN partners (Amangwe Village based in Richards Bay and USIZO based in Ladysmith) that aimed to strengthen integrated programming linking poverty alleviation, gender-based violence (GBV) and HIV through the self-help group (SHG) project.

The first phase of the pilot project was to get women to reflect on culture with the aim of creating awareness about gender and roles attached to it, helping women reflect on factors that might impact on perpetuating GBV, highlighting the interconnectedness of culture-GBV-poverty-HIV, helping women reflect on culture and practices that favour men more than women, creating awareness on the main factors contributing to the high HIV infection rate in women, and highlight the importance of experience-sharing and support among women on addressing GBV and HIV issues.

mobilisation and project implementation on the issues of HIV and GBV.

Observations from the pilot phase

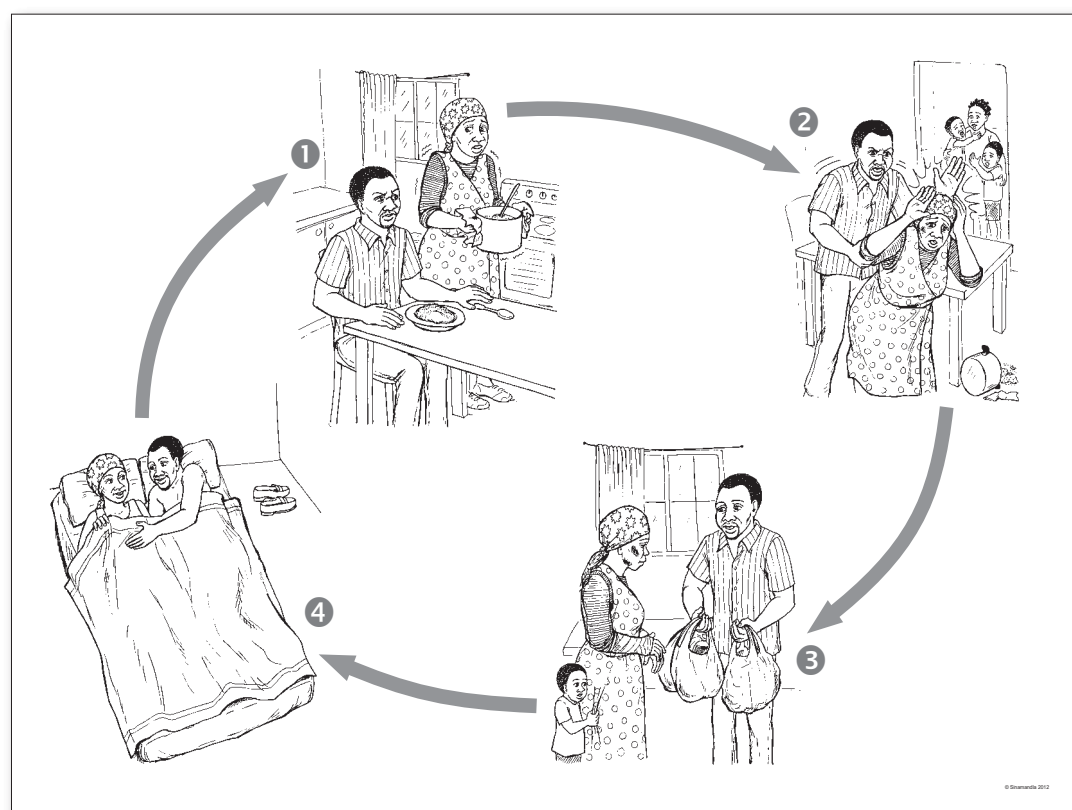
- Certain sessions touch on sensitive issues as participants have to relive painful experiences and some women will need to be given counselling.
- Women's reaction and response to issues of GBV and HIV are influenced by the environment they are living in, including cultural beliefs, polygamous marriages and having a partner who is HIV positive.



In order to accomplish this in Phase 1, the content covered eleven sessions including:

- Session 1: Introduction to culture.
- Session 2: Gender roles (24 hours).
- Session 3-5: Womanhood and Menstruation.
- Session 6-7: Gender-based Violence and Child Abuse.
- Session 8-10: Women and HIV (prevention, testing, positive living).
- Session 11: Reflection and celebration.

The aim of the second Phase is to identify champions from the trained groups to be trained on community

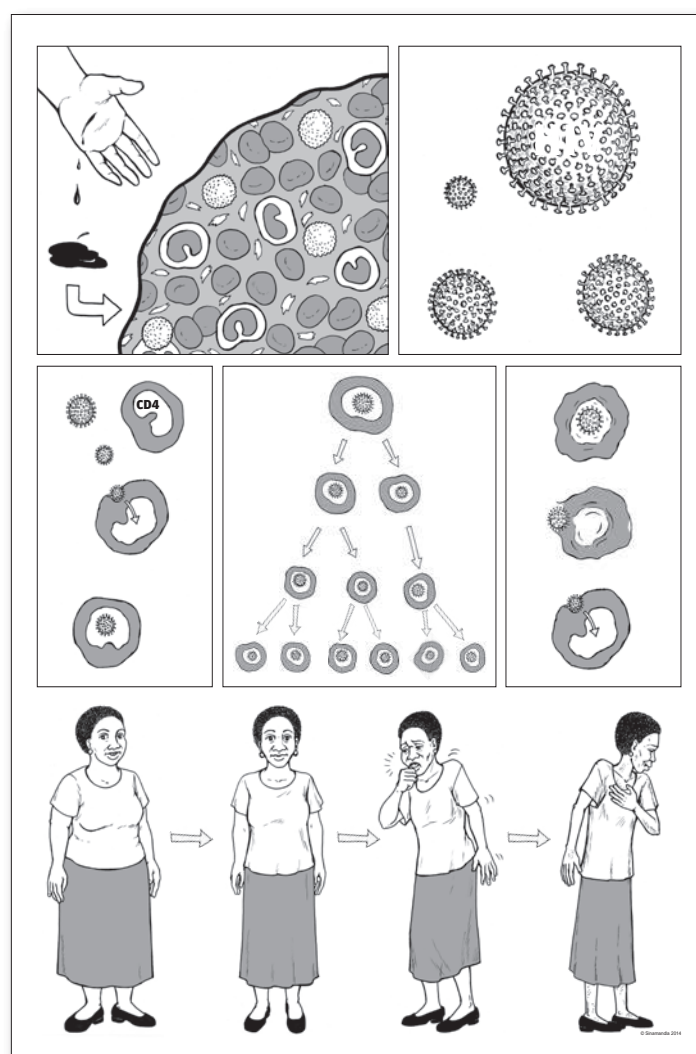




- The importance of talking effectively with children and partners about HIV, sexuality and abuse.

Lessons learnt

- A specific budget is needed for implementing partners to conduct the training sessions as it involves rigorous training, facilitation, monitoring, material resources and follow-up.
- Training of partner teams to implement the training sessions needs to be more intense and focus more on using appropriate methodology for delivering the content.
- As the training is trying to influence change of mind-set, behaviour and perceptions, there is a need to employ more monitoring tools that will clearly show changes around the core issues of HIV and GBV.
- Not all SHG members will be receptive to the sessions as they threaten to shake strong cultural and patriarchal systems – change is a process that might take longer to be visible.
- There is a need for intense networking with a wide spectrum of stakeholders for support in mobilisation, referrals for follow-up counselling, and for exchange of information and skills in addressing HIV and GBV issues.
- It is imperative for all facilitators conducting the sessions to have at least basic skills in counselling and for implementing organisations to have a follow-up strategy to help participants deal with the issues they are going through.



Future plans

Into 2016, Sinamandla hope to:

- finalise and print a training manual in isiZulu for use by implementing partners;
- introduce the training to other interested Sinamandla partners around South Africa;

- conduct SHG surveys in support of partners that decide to implement the training;
- identify champions from pilot communities for Phase 2 that includes training on community mobilisation and follow-up on projects initiated by SHGs.

Sinamandla Partners 2015

During 2015, Sinamandla partnered with 11 organisations around South Africa that have an SHG project. Most partner are based in a city or town but work in rural communities. Some partners have a large focus on the SHG project, while for other partners it is just one project among many. By late 2015, 18 100 women were members in 1 316 SHGs.

These SHGs had saved a combined total of R6,2 million and had loaned out almost R29,2 million through 117 000 loans to SHG members. Almost 110 000 household members, including more than 45 000 children under 18 years, have benefitted from having their mother or grandmother as an SHG member, while thousands of community members have also benefitted from over 1 000 projects initiated by the SHGs. During 2015, 43 Cluster Level Associations (CLAs) or “clusters of SHGs” have been active as well as one Federation (“cluster of Clusters”).

- Average size of an SHG = 14 members
- Average savings per SHG member = R350
- Average amount of loans taken per SHG member = R1 613
- Average number of loans per SHG member = 6 loans
- Average loan size = R250
- Loan-Savings ratio across all SHGS = 4:1

Sinamandla partner SHG Programmes	SHGs	Number of SHG Members
KwaZulu-Natal		
Amangwe Village	176	3247
Save the Children KZN	29	576
Thandanani Childrens Foundation	39	755
Umvoti AIDS Centre	59	1135
USIZO	97	1654
Woza Moya	5	100
YFC / KZN	8	157
Zimele	787	8714
Eastern Cape		
Vusisizwe	46	630
Limpopo		
Thusanang Trust	44	771
Free State		
Thusanang Advice Centre	26	393
TOTAL	1 316	18 100

Sinamandla Donors 2015

Many thanks to our donors for their support and investment during 2015, it is greatly appreciated. The 2015 audited financial statements are available on request.



Sarah Brown
Foundation



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