

**POVERTY ALLEVIATION AND EMPOWERMENT OF RURAL WOMEN
THROUGH SELF-HELP GROUPS IN ZIMBABWE: A STUDY OF SHURUGWI
DISTRICT IN MIDLANDS PROVINCE**

By

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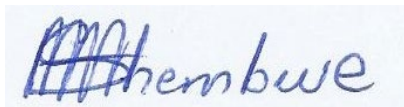
DECLARATION

Student Number: 62048813

I, SMART MHEMBWE, author of this thesis, do hereby declare that the work presented in this document entitled: “*Poverty Alleviation and Empowerment of Rural Women through Self-Help Groups in Zimbabwe: A Study of Shurugwi District in Midlands Province*”, is a result of my own research and independent work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references. I hereby certify that the work embodied in this thesis has not already been submitted, either in whole or in part, for any other degree in this University or other institute of higher learning.

STUDENT SIGNATURE

DATE

A handwritten signature in blue ink that reads "Smart Mhembwe". The signature is written in a cursive style with some overlapping letters.

25/02/22

.....

DEDICATION

I warmly dedicate this thesis to my late parents who always encouraged me to study and provided resolute support throughout my life during their lifetime.

To my wife, Primrose Hlatshwayo Mhembwe, I am indebted to her for the constant support she gave me throughout my research work without which this thesis would never have been written and completed. My family's moral support and encouragement have been a great inspiration. May God bless them.

It is my wish that my three children Ngonidzashe, Gabriella Tariro and Tinotenda will draw inspiration from this work as they pursue their own academic endeavours.

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I thank you!

ABSTRACT

Women in different parts of the world, particularly rural women in developing countries continue to face several socio-economic challenges. This qualitative study documents how self-help groups are converted as tools to alleviate growing rate of poverty and for promoting sustainable empowerment amongst rural women. Against the backdrop of various global, regional and national efforts to alleviate poverty and to empower women, the study examines the role of self-help groups in poverty alleviation and women empowerment amongst rural women. Utilising a case study design, data were collected through focus group discussions and in-depth interviews. Augmented by observations and extensive literature and policy reviews, the findings of the research revealed that the majority of rural women utilise self-help groups as sustainable drivers of socio-economic change particularly in promoting self-empowerment, food security, employment opportunities, innovation and social cohesion. Thus, several rural women restore their personal dignity through collective participation in self-help groups. The results of the study confirm the theoretical concepts of the Sustainable livelihood framework on how, the attainment of poverty alleviation and women empowerment relies on the number of livelihood assets that poor rural women can acquire and possess. Thus, a combination of the five assets by poor rural women organised in self-help groups enhance their efforts in achieving desired livelihood outcomes. The study further notes that, the majority of rural women mobilised in self-help groups attain the desired livelihood outcomes despite some missed key opportunities and challenges they face. Notwithstanding the strides made in investing in policies, particularly the National Gender Policy to promote poverty alleviation and empowerment amongst women, particularly rural women, the socio-economic challenges of mainly rural women remain unabated. Transformation in this regard calls for government to regain political will, institutional capacity and build a professionalised, and adequately capacitated human resource to implement and monitor all pro-women policies and programmes. Various strategies for ensuring the longevity and sustainability of women's self-help groups are suggested.

Keywords: rural women, self-help groups, poverty alleviation, empowerment, sustainable livelihoods framework, national gender policy

NKOMISI LOWU NGA NA MONGO WA NDZAVISISO

Vamanana eka swiyenge swo hlaya swa misava, ngopfu ngopfu etindhawini ta le makaya eka matiko lama ya ha hlulukaka, va ya emahlweni no langutana na mitlhontlho hi swa xiyimo xa vanhu na ikhonomi. Ndzavisiso wa qualitative wu kombisa hilaha mitlawa ya vanhu vo tipfuneta yi hundzuluxiwaka tanihi mathulusi ya ku hunguta xiyenge lexikulaku xa vusweti na ku yisa emahlweni ku timbahata vamanana va tindhawu ta le makaya. Hi ku landza leswi endlekaka eka misava, tirhijini na matshalatshala ya tiko ku hunguta vusweti na ku timbahata vamanana, ndzavisiso wu kambela ndzima ya mitlawa ya ku tipfuneta eka ku hunguta vusweti na ku timbahata vamanana va tindhawu ta le makaya. Hi ku tirhisa dizayini ya case study, ku hlengeletwe vutivi hi ku tirhisa mikanelo ya mitlawa na ti-interview to enta. Swi pfunetiwe hi ku languta kunene leswi endlekaku na matsalwa yo enta, na ku languta pholisi, leswi kumiweke swa rhiseche, swi kombine leswo vunyingi bya vamanana va tindhawu ta le makaya va tirhisa mitlawa ya ku tipfuneta tanihi swisusumeto swa ku cinca xiyimo xa vanhu na swa ikhonomi, ngopfu ngopfu ku yisa emahlweni ku titimbahata, nhlayiseko hi swakudya, tiophochuniti ta mitirho, vutumbuluxi na ntwanano wa vanhu. Hikokwalaho, vamanana vanyingi ta tindhawu ta le makaya va vuyisa xindzhuti xa vumunhu bya vona hi ku khoma xiavo hi ku hlangana eka mitlawa ya ku tipfuneta. Vuyelo bya ndzavisiso byi tiyisa tikhonsepe ta thiyori ya rimba ra ku tihanyisa hi ndlela yo ya emahlweni hi leswo xana ku nga fikelerisiwa ku yini ku hunguta vusweti na ku timbahata vamanana, leswi swi titshege hi nhlayo ya tinhundzu ta ku tihanyisa leti vamanana va tindhawu ta le makaya va nga ti kumaku na ku va na tona. Hikokwalaho, nhlanganiso wa tinhundzu ta ntlhanu hi vamanana va vusweti va tindhawu ta le makaya va kondletela mitlawa ya ku tipfuneta ku yisa emahlweni matshalatshala ya vona yo fikelela vuyelo bya ku tihanyisa leyi va yi navelaku. Ndzavisiso wu tlhela wu lemuka leswo vamanana va tindhawu ta le makaya va kondletela mitlawa yo tipfuneta ku fikelela vuyelo bya ku tihanyisa hambu loko ku ri na tiophochuniti ta nkoka leti va tihupaka xikan'we na mitlhontlho leyi va langutanaku na yona. Hambiswiritano, ku endliwe matshalatshala yo vekisa eka tipholisi, ngopfu ngopfu tipholisi ta tiko ta rimbewu ku nga National Gender Policy ku yisa emahlweni matshalatshala yo hunguta vusweti na ku timbahata vamanana, ngopfu ngopfu vamanana va tindhawu ta le makaya, mitlhontlho hi xiyimo xa vanhu na swa ikhonomi swa ha ya emahlweni ku karhata vamanana va tindhawu ta le makaya. Ku cinca eka xiyimo lexi swi lava leswo mfumo wu tiyimisela na ku va na vuswikoti ku aka hi ndlela ya xiprofexinara, na ku timbahata vanhu ku tirha hi ku landza no monithara tipholisi naa minongonoko yo vonelela vamanana. Ku na maqhinga yo hlaya yo tiyisa ku ya emahlweni no tiya ka mitlawa yo tipfuneta

ya vamanana lama ya piman yetiwaka laha.

Marito ya nkoka: mitlawa ya vamanana yo tipfuneta, ku hunguta vusweti, ku timbahata, rimba ra vutihanyisi hi ndlela yo ya emahlweni, National Gender Policy, vamanana va tindhawu ta le makaya lava va hanyaku na vusweti, ku khoma xiavo hi ku hlangana, nhluvukiso wa tindhawu ta le makaya.

KGUTSUFATSO

Basadi dikarolong tse fapaneng tsa lefatshe, haholoholo basadi ba mahaeng dinaheng tse tswelang pele ba ntse ba tobana le mathata a mangata a moruo wa setjhaba. Thuto ena ya boleng e fana ka ho hlahisa kamoo dihlopha tsa ho ithusa di fetolwang e le disebediswa tsa ho fokotsa sekgahla se ntseng se hola sa bofuma le ho kgothaletsa matlafatso ya moshwelella hara basadi ba mahaeng. Kgahlanong le ho latela maemo a fapaneng a lefatshe, a dibaka, le a naha a ho fedisa bofuma le ho matlafatsa basadi, thuto e hlahloba seabo sa dihlopha tsa ho ithusa phokotsong ya bofuma le matlafatsong ya basadi hara basadi ba mahaeng. Ho sebediswa moralo wa thuto ya mohlala, dintlha di ile tsa bokellwa ka dipuisano tsa dihlopha le dipuisano tse tebileng. E matlafaditswe ka ditebello le ditlhahlobo tse ngata tsa dingodilweng le tlhahlobo botjha ya maano, diphumano tsa phuputso di senotse hore basadi ba bangata ba mahaeng ba sebedisa dihlopha tsa ho ithusa e le bokganni bo tsitsitseng ba phetoho ya moruo wa setjhaba, haholoholo molemong wa ho kgothaletsa ho ipha matla, polokeho ya dijo, menyetla ya mesebetsi, boqapi le bonngwe ba setjhaba. Kahoo, basadi ba bangata ba mahaeng ba kgutlisetsa seriti sa bona ka ho kopanela ho nka karolo dihlopheng tsa ho ithusa. Diphetho tsa thuto di tiisa menahano ya theori ya moralo wa mokgwa wa boiphediso wa moshwelella wa hore na phihlello ya phokotso ya bofuma le matlafatso ya basadi e itshetlehile ka palo ya matlotlo a boiphediso ao basadi ba futsanehileng ba mahaeng ba ka a fumanang le ho ba le ona. Ka hona, motswako wa matlotlo a mahlano a basadi ba futsanehileng ba mahaeng ba hlophisitsweng ka dihlopha tsa ho ithusa ba ntlafatsa boiteko ba bona ba ho fihlela diphello tse lakatsehang tsa boiphediso. Thuto ena e boetse e bontsha hore basadi ba bangata ba mahaeng ba bokelletsweeng ka dihlopha tsa ho ithusa ba fumana diphello ditakatso tse lakatsehang tsa ho iphedisa le hoja ba ile ba lahlehelwa ke menyetla ya bohlokwa hammoho le mathata ao ba tobaneng le ona. Ho sa tsotellehe dikgatelopele tse entsweng mabapi le ho tsetela ka maano, haholoholo Leano la Naha la Tekano ka Bong ho kgothaletsa phediso ya bofuma le matlafatso hara basadi, haholoholo basadi ba mahaeng, diqholotso tsa moruo wa kahisano tsa basadi ba mahaeng di ntse di tswela pele. Phetoho mabapi le sena e etsa boipiletso ba hore mmuso o boele o fumane boikemisetso ba dipolotiki le bokgoni ba ditheo ho aha basebetsi ba porofeshenale, le ba nang le bokgoni ba ho kenya tshebetsong le ho beha leihlo maano le mananeo ohle a tshebetsang basadi. Ho kgothalletswa mekgwa e fapaneng ya ho netefatsa bophelo bo bolelele le bo tsitsitseng ba dihlopha tsa basadi tsa ho ithusa.

Mantswe a bohlokwa: dihlopha tsa tsa ho ithusa tsa basadi, phokotso ya bofuma, matlafatso, moralo o tsitsitseng wa boiphediso, Leano la Setjhaba la Tekano ya Bong, basadi ba mahaeng ba phelang ka bofuma, ho kenya letsoho ka kopanelo, ntshetsopele ya mahaeng.

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LIST OF ACRONYMS AND ABBREVIATIONS

AA	Alcoholics Anonymous
ADB	African Development Bank
ADB	Asian Development Bank
Agritex	Agricultural Technical and Extension
ASCRA	Accumulating saving and credit associations
AU	African Union
AWC	Association of Women's clubs
BBWEEF	Broad Based Women's Economic Empowerment Framework
BRAC	Bangladesh Rural Advancement Committee
CADEC	Catholic Development Commission
CAP	Credit against Poverty
CBZ	Central Bank of Zimbabwe
CEDAW	Convention on the elimination of all forms of discrimination against women
CRS	Catholic Relief Service
DDC	District Development Coordinator
DFID	Department for International Development
DWCRA	Development of Women and Children in Rural Areas
ESAP	Economic Structural Adjustment Programme
EXTRA	Extension and Training for Rural Agriculture
F.A.C.T	Family AIDS Caring Trust
FAO	Food and Agriculture Organisation
FBOs	Faith Based Organisations
FGDs	Focus group discussions
GDP	Gross Domestic Product
HIH	Hand in Hand
IFAD	International Fund for Agricultural Development
ILO	International Labour Organisation
IMF	International Monetary fund
ISAL	Internal Savings and Lending

KI-RMFP	Kupfuma Ishungu Rural Micro-finance Project
KZN	KwaZulu-Natal
MDGs	Millennium Development Goals
MSMECD	Ministry of Small and Medium Enterprise and Cooperative Development
MWCSMED	Ministry of Women Affairs, Community Small and Medium Enterprises Development
NABARD	National Bank for Agriculture and Rural Development
NGOs	Non-Governmental Organisations
NGP	National Gender Policy
POSB	Peoples Own Savings Bank
RBZ	Reserve Bank of Zimbabwe
ROSCAs	Rotating Savings and Credit Associations
SACCO	Savings and Credit Cooperatives
SADC	Southern African Development Community
SAP	Structural Adjustment Policy
SDGs	Sustainable Development Goals
SHDF	Self Help Development Foundation
SHGAU	Self Help Group Approach Uganda
SHG	Self Help Group
SLF	Sustainable Livelihoods Framework
SMEDCO	Small and Medium Enterprises Development Corporation
UN	United Nations
UNDP	United Nations Development Programme
UNISA	University of South Africa
USAID	United States Agency for International Development
VSL	Village Savings and Lending
WDF	Women Development Fund
WFP	World Food Programme
ZimAsset	Zimbabwe Agenda for Sustainable Socio-Economic Transformation
ZimStat	Zimbabwe National Statistics Agency
ZWFT	Zimbabwe Women Financial Trust

ZWMB Zimbabwe Women's Microfinance Bank

CHAPTER ONE

INTRODUCTION AND ORIENTATION TO THE STUDY

1.1 Introduction

Women in different parts of the world, particularly in developing countries, continue to face several challenges. These include socio-economic and political exclusion, poverty, and disempowerment in their day to day living. Contributing to this is amongst others, the patriarchal society in which they live (Gaidzanwa 2012; Maruzani 2014). This is further confirmed by Anderson's (2012) view that globally, women face persistent challenges in accessing resources, knowledge and services. All these have been underpinned by persistent inequalities in rights with their male counterparts. While women in general are victims of these inequalities, the most hit hard are those residing in rural areas. For instance, women in the rural areas persist with low levels of income, limited access to education and health services, limited job security, and limited land and inheritance rights amongst others (Anderson 2012; Gaidzanwa 2012; Jaka & Shava 2018). Expressing similar sentiments, IFAD (2013) notes that, in Africa, women have been facing several constraints since time immemorial of which most of the challenges are related to unsustainable food production and supply. This is due to, amongst others, limited access to credit and land ownership.

Furthermore, women in the global south, particularly rural African women also have insufficient technical training and that, most agricultural policies favour male farmers and male-dominated income-generating projects (IFAD 2013; Mwaniki 1986). As part of the global south, Zimbabwe is no exception. Like elsewhere in most African states, the Zimbabwean nation has been experiencing socio-economic and political crises for the past decades. Such crises have resulted in the loss of livelihoods and increased poverty among the general population (Gaidzanwa 2012; Maruzani 2014). Notwithstanding the impact of these socio-economic and political instabilities on the livelihoods of the general population, it has been noted that the areas that have been hardest hit by such instabilities are the rural areas where more than 70% of Zimbabweans reside (FAO 2017; Maruzani 2014; USAID 2014). Also, in these rural areas, women and children have been the hardest hit resulting in serious food insecurity and malnutrition, especially in female and child-headed households (USAID 2014).

Compounding the challenges faced by rural women in particular, are traditional social systems in Zimbabwe that basically discriminate against women when it comes to owning and controlling of community assets pivotal to development. One such asset is land and its ownership (Gaidzanwa 2012; Maruzani 2014). The Zimbabwean situation should be understood within the broader context of sub-Saharan Africa where issues of customary land tenure system exclude women from owning and controlling the land which in itself is an important productive resource (African Development Bank 2015; Brody, De Hoop, Vojtkova, Warnock, Dunbar, Murthy & Dworkin 2015). Consequently, in an attempt to minimise the negative impact caused by these inequalities on their livelihoods, several women's self-help groups formed by unemployed rural women in Zimbabwe, offer mechanisms to improve their households' socio-economic wellbeing. A large number of development partners in Zimbabwe are at the fore front in championing and supporting the creation and development of self-help groups with the aim of alleviating poverty among poor rural communities (MSMECD Annual Report 2015). These include non-governmental organisations (NGOs) namely; Hand in Hand (HIH), Caritas and WEEFFECT in partnership with government departments such as the then Ministry of Small and Medium Enterprises and Cooperatives Development (SMECD) and the Ministry of Women Affairs, Gender and Community Development (now Ministry of Women Affairs, Community Small and Medium Enterprise Development), respectively.

Through these self-help groups, rural women can amongst others, establish cooperatives as business enterprises to support women entrepreneurs through raising participant's income and enhancing social inclusion. In some cases, these women, as members of women's self-help groups are found operating as cross border traders all as coping strategies to the poverty that they are experiencing (Mazingi & Kamidza 2011). However, available literature shows that most women's self-help groups across the country engage in several enterprises, particularly in the agriculture sector. With primary focus being in agriculture, activities such as honey production, poultry production, egg production and goat and cattle fattening are some of dominant activities for most rural women's self-help groups (Basilwizi Trust 2015; Nel, Illegner, Wilkins & Robertson 2000; Selome & Tshuma 2014). Several women's self-help groups also have enterprises in horticulture production in the form of community gardens where they produce fresh vegetables for both households' consumption and commercial purposes under irrigation (FAO 2017). The activities of women's self-help groups are not only confined to agriculture as there are also several groups that are into retail trading, flea markets,

and hair dressing, with some operating vending and vegetable stalls (Basilwizi Trust 2015). Midlands Province is one of the provinces in Zimbabwe that has several NGOs that are promoting self-help group institutions and the majority of the poor rural women have embraced the concept as a strategy to use in working together towards achieving one common goal which is food production and supply through small scale agricultural and retail activities. Thus, organisations such as HELP Germany, HIH, CARE, CARITAS and WEEFFECT, under the Extension and Training for Rural Agriculture (EXTRA) programme, have been instrumental in different districts of the Midlands Province through playing a critical role in facilitating the formation of self-help groups, especially for women.

Notwithstanding strides made in empowerment and poverty alleviation amongst women, particularly those in rural areas, most Zimbabwean women in the rural areas continue to be victims of discrimination, poverty and general disempowerment. All these socio-economic ills are largely as a result of the nature of the patriarchal society in which these women exist. For instance, Zimbabwean literature and research show how cultural norms and traditions of such societies reinforce the supremacy of men and women's subordination (Gaidzanwa 2012; Maruzani 2014; Mazingi & Kamidza 2011). This reflects that, men in the Zimbabwean rural context in particular, are viewed as active agents in the public sphere while women are located in the household care and in the informal economy (Mazingi & Kamidza 2011). This, to a large extent, portrays how women are the most marginalised in the economy, politics and in decision-making. Such women are trapped in a vicious circle of subsistence farming and poverty. They are wholly dependent on their male counterparts for survival (Gaidzanwa 2011; FAO 2017; Maruzani 2014; USAID 2014). Thus, the majority of rural women in Zimbabwe continue to suffer as a result of the socio-economic challenges they encounter in their day to day living largely because of lack of land ownership and employment opportunities in rural areas due to the nature of patriarchal society they live in and the effects of climate change which, resultantly, lead to poor harvests (Gaidzanwa 2012; Maruzani 2014; USAID 2014).

It is in light of the background above that the study provides a critical analysis of the role played by women's self-help groups both in poverty alleviation and women empowerment amongst rural communities in Zimbabwe. Most studies, particularly in Zimbabwe, have focused exclusively on the possible circumstances (socio-economic factors) that gave rise to the

formation of self-help groups- both from women and development partners' perspectives. Furthermore, these studies have to a large extent, provided an analysis of the levels of participation of these women in various socio-economic activities across different sectors in rural communities in Zimbabwe. What has not been adequately investigated is how these self-help groups could be converted into being possible sustainable livelihoods strategies, tools to alleviate growing rate of poverty amongst households of rural women and tools for promoting sustainable women empowerment through, amongst others, bottom-up as opposed to top-down decision-making process and skills transfer to be creative and innovative.

1.2 Statement of the Problem

Like elsewhere in the global south, rural women in Zimbabwe continue to experience noticeable inequitable access to land, capital, technology, skills development and markets as compared to their male counterparts. This historic inequality in global south, particularly Zimbabwe, could to a large extent be ascribed to the nature of the patriarchal society confronting most of these women. The situation in Zimbabwe has been further worsened by socio-economic and political instability that has resulted in the loss of livelihoods and increased poverty, particularly amongst rural women. As a result, a majority of these rural women are found engaging more in the informal economy where their participation is mostly centred on traditional activities such as vending (Mazingi & Kamidza 2011).

High levels of such inequitable access to means of production have led most rural women to experience unprecedented levels of poverty despite several initiatives both by individuals, NGOs and government aimed at alleviating poverty (Mazingi & Kamidza 2011). Amongst these initiatives, is self-help groups that have been identified as having the potential to uplift the welfare status of mostly poor rural women. It is thus argued that, if these self-help groups are fully embraced and strengthened in rural communities of less developed countries, they have the capacity to increasingly being used as sustainable tools in various developmental interventions that are aimed at alleviating poverty among rural women. Further making these self-help groups relevant is the budgetary constraints facing the Zimbabwean government in implementing poverty-reduction programmes among rural communities. Thus, civil society organisations are the players that are currently at the fore front working to improve the

livelihoods of the poor rural women. As such, most self-help groups that have sprouted in Zimbabwe have done so as a result of mainly NGOs and community-based organisations (CBOs) operating in different parts of these rural communities. However, the existing evidence also shows how majority of rural women who joined these self-help groups continue to suffer as a result of lack of sufficient support from both public and private sectors. There is, therefore, a need for the government of Zimbabwe, through its various ministries and departments and the formal micro finance institutions to complement efforts being made by these NGOs to increase their visibility in promoting and supporting self-help groups if meaningful contribution towards poverty alleviation and empowerment among rural women and their communities is to be achieved.

1.3 Research Objectives

The study provides a critical analysis and discussion on how self-help groups provide sustainable solutions to poverty alleviation and empowerment amongst rural women in Zimbabwe with particular focus on Shurugwi District, in Midlands Province, as a case study area. To achieve the study's aim, the following are the objectives:

- To provide a critical historical overview of socio-economic circumstances that led to the origin and development, of self-help groups in developing countries.
- To provide a critical historical overview of origin and development, of self-help groups amongst women in Zimbabwe, particularly rural women.
- To assess the role of self-help groups in poverty alleviation for women in a rural Shurugwi District, in Midlands Province, Zimbabwe.
- To assess the role of self-help groups in women empowerment in a rural Shurugwi District, in Midlands Province, Zimbabwe.
- To provide possible policy recommendations and solutions for attainment of sustainable self-help groups for rural women in Zimbabwe.

1.4 Scope of the Study

The study took place in six selected rural wards of Shurugwi District in the Midlands Province (Zimbabwe) where rural women operate self-help groups. The primary focus of this study is on analysing the role and impact of self-help groups as possible mechanism or strategy for poverty alleviation and women empowerment in rural communities of Shurugwi District. The role and impact of rural women's self-help groups in poverty alleviation and women empowerment was tested against several aspects such as their level of innovation, diversity and evolution in their operations, their ability to enhance food security and employment opportunities, social cohesion, restoration of personal dignity and social wellbeing and the extent and impact of the available support systems towards the sustainability of rural women's self-help groups. Despite the existence and operations of several rural women's self-help groups in Midlands Province, the study focuses only on one district namely, Shurugwi District. Therefore, emphasis is on rural women who are members of self-help groups and undertaking in different self-help activities aiming at pulling the rural populace out of poverty - see details in Chapter Six.

1.5 A brief overview of literature review

In endeavouring to present relevant literature to the study, the researcher gave a brief but detailed discussion on the historical overview of origin and development of women's self-help groups in various developing countries. In this discussion, the study provides a two-fold analysis of the historical overview of origin and development of women's self-help groups in developing countries. First, is a discussion on the development of self-help groups as possible drivers of poverty alleviation and women empowerment in developing countries, including Zimbabwe. Second, is a discussion on the general challenges facing women self-help groups in their endeavour to alleviate poverty and empower particularly rural women and an analysis of possible interventions and strategies aimed at improving performance of women's self-help groups in developing countries- including Zimbabwe. See Chapter Two and Chapter Three for a full discussion and analysis.

1.6 Theoretical Framework

The purpose of this section in the study is to provide description and justification of a chosen theoretical framework (see details in Chapter Two). The importance and the significance of this theoretical framework and related key concepts could be measured in terms of their possible influence on poverty alleviation and women empowerment through self-help groups in developing countries, with particular focus on the Zimbabwean context. For this study (see Chapter Two), the discussion and analysis are grounded within theoretical framework built on Scoones' writings on Sustainable Livelihoods Framework (SLF). Scoones' SLF concept includes five assets namely *'human, natural, social, physical and financial assets/capital'*. These concepts including the SLF are fully described in Chapters Two & Four while its (SLF) applicability and relevance is tested in Chapter Six.

1.7 Significance of the Study

Several players in the realm of rural development work in Zimbabwe are set to benefit from the findings of the study as they will come to realise how self-help groups can assist rural women in developing sustainable mechanisms in dealing with poverty and self-empowerment. The study findings may also provide insights into how other stakeholders such as development partners, private sector and the state can help in making self-help groups sustainable mechanisms of poverty alleviation and empowerment in rural communities. Thus, policy makers in different government departments and NGOs involved in rural development are expected to utilise the outcomes and recommendations of the study especially when it comes to the evaluation of their contribution towards rural development. This is in light of the view that, initiatives of self-help groups also contribute to the attainment of Sustainable Development Goals (SDGs), particularly goals number one, two and five on poverty, hunger and promotion of gender equality and women empowerment, respectively. As such, outcomes and recommendations of the study have the capacity to see support initiatives for self-help groups from the government and other development partners being strengthened.

Furthermore, female members of self-help groups stand to benefit from the recommendations given by the study to improve on their operations, activities and attitudes towards self-help

groups. This is in view of how rural women stand to realise new opportunities that they can explore to sustain their rural livelihoods. Also worth noting is that, the findings of the research are expected to contribute to the existing literature by filling the knowledge gap in the existing body of knowledge for further use by future researchers in this particular field. As indicated earlier in the discussion, most studies, particularly in Zimbabwe, have focused exclusively on the possible circumstances that gave rise to the formation of self-help groups and the levels of women participation in various socio-economic activities without necessarily focusing on how these self-help groups can be converted into being possible sustainable livelihoods strategies and tools to alleviate growing rate of poverty and promote sustainable women empowerment.

1.8 Research Methodology

The study employed a case study research design, which is a qualitative method. Qualitative research is a form of research in which data is derived from lived experiences. This is an indication that qualitative studies are appropriate for exploring the variation and diversity in any aspect of social life. The description and justification of the research design and approach for this study is comprehensively given in Chapter Five.

1.8.1 Sampling size and selection

The researcher utilised purposive or judgemental sampling. The sample size for this study constituted of ninety-nine (99) rural women drawn from nine (9) women's self-help groups which were purposively selected to participate in nine (9) different focus group discussions while twenty seven (27) participants were purposively selected to participate in in-depth interviews. For comprehensive discussion and justification for sample size, sampling strategies chosen, rationale for selected participants and the criteria applied- see Chapter Five.

1.8.2 Data collection and analysis methods

As indicated in 1.8.1, the study employed a non-probability sampling design. In light of this, the researcher employed in-depth interviews and focus group discussions as tools for data collection or gathering. For data analysis, the study employed content analysis that was preceded by full transcription of qualitative data gathered through in-depth interviews and

focus group discussions. For a comprehensive discussion and justification for choosing these data collection and analysis methods, see Chapter Five.

1.9 Ethical Considerations

Ethics refer to the question of right or wrong. As such, ethical concerns in any research are very important as they are meant to protect the rights of participants and ensuring validity. This research study is guided by several of such research ethics. This was part of efforts by the researcher to avoid gathering information at the expense of subjects involved. Hence, the need to provide potential participants with clear and detailed factual information about the study and its method among other things (Blanche, Durrheim & Painter 2014). While the intention at this level is not to provide comprehensive explanations and descriptions of key aspects of research ethics observed in this study, the following are worth noting- informed consent, voluntary participation, privacy, confidentiality and anonymity. For a comprehensive discussion and justification for the significance and actual application of these ethical considerations- see Chapter Five.

1.10. Conceptualisation

Several key concepts were used by the researcher in this study. To avoid misinterpretation of these key study concepts by the reader, the following key concepts are properly and fully defined: self-help groups, poverty alleviation, women empowerment, rural development and rural livelihoods.

For the purposes of this study, a **self-help group** is considered to be a small association of mostly poor women with common economic needs who volunteer to organise themselves into a group for the eradication of poverty to its members through engaging in saving schemes and other income-generating activities (Salgaonkar & Salgaonkar 2009; Sreeramulu & Hushenkhan 2008).

For this study, the researcher defines the concept of **poverty alleviation** as a set of measures (ethical, social, political and economic) intended to permanently address the root causes of poverty and to lift people out of poverty (Sunderlin, Angelsen & Wunder 2004). This implies that poverty alleviation aims at lessening the deprivation of well-being through improving the quality of life for people living in poverty. This is basically achieved through the provision of basic needs and ensuring that the poor access productive resources including credit, education and training.

Women empowerment is regarded as, “a process whereby women become able to organise themselves to increase their own self-reliance, to assert their independent rights to make choices and to control resources which will assist in challenging and eliminating their own subordination” (Keller & Mbwewe 1991:76; Rowlands 1997:17).

Rural development is regarded as a broader process of improving the quality of life and economic well-being of poverty-stricken and underprivileged sections of rural communities. Worth noting is that, this process of change focuses more on action for the development of areas outside the mainstream urban economic systems and that, in the majority of cases, particularly in developing countries, rural development is a state-led activity (Chambers 1983).

Rural livelihoods can be defined as the strategies rural people adopt to cope with poverty considering that a livelihood comprises of *capabilities, assets and activities* required for a means of living (Chambers & Conway 1992; Ellis 1993).

1.11. Chapter layout

The study comprises of seven chapters. These are:

Chapter 1: This chapter is the introductory section of this thesis. It presents the background of the study, research problem and objectives, scope of the study, brief theory and methodology

used in the study, the study's significance, definition of key terms used in the thesis and chapter layout.

Chapter 2: This chapter presents the theoretical framework chosen for the study. It also reviews international literature on the role of self-help groups in poverty alleviation and women empowerment. This enables the study to have a better appreciation of contemporary debates on the topic and to identify research gaps on the advancement and sustainability of women's self-help groups.

Chapter 3: Presents a review of Zimbabwean literature, focusing on theoretical perspectives of self-help groups as possible mechanism for poverty alleviation and women empowerment.

Chapter 4: Analyses and reviews international and national mechanisms and/or policies advancing women empowerment and poverty alleviation. Special focus is placed on the two versions of the National Gender Policy-NGP (2004 NGP & 2013 NGP).

Chapter 5: Presents a detailed description of the research process undertaken, design and methodology used in the study.

Chapter 6: In this chapter, the researcher presents, analyses and discusses empirical results of the study concerning key themes identified during the analysis process.

Chapter 7: This chapter synthesises the entire thesis in which conclusions and recommendations are articulated.

This chapter is followed with a synthesis of all literature used in developing the thesis under the reference section. The thesis ends by annexures which include all pertinent documents and information used during data collection.

CHAPTER TWO

ROLE OF SELF-HELP GROUPS IN POVERTY ALLEVIATION AND WOMEN EMPOWERMENT: EXPERIENCES FROM DEVELOPING COUNTRIES

2.1 Introduction

Literature and research in development studies, particularly human development, shows how the history of women in developing contexts is synonymous with inherent marginalisation, lack of personal empowerment and wide spread poverty. As one of the most vulnerable and marginalised groups, women, particularly rural women, are usually known to be the face of growing inequality and poverty in the developing context (Flynn 2013; Kabeer 2005; Kaka 2013; Lahiri-Dutt & Samanta 2006; Moonga 2005). The researcher submits that one of sustainable solutions to the growing poverty amongst rural women in particular, lies in the ability of societies to establish and fund sustainable community-based organisations and structures with the sole mandate of empowering these women. Although there are different structures and approaches, one such structure that was put in place is self-help groups. Research done in Africa and the rest of developing context relating to self-help groups demonstrate amongst other things, their impact as tools for empowerment and poverty alleviation amongst rural women in particular. Furthermore, literature shows how self-help groups created platforms through which rural women could come together in finding solutions to their individual and collective social, economic and political challenges (Dhungana & Kusakabe 2010; Nirmala & Yepthomi 2014). In addition, the existing evidence shows that self-help groups have helped in building economic self-reliance for the poor rural women and that the groups also have some transformative power that enables women to change the balance of power in social, economic and political relations in their societies (Gugerty, Biscaye & Anderson 2018; Jena & Petro 2016; Weigärtner, Pichon & Simonet 2017). Available evidence also further shows how the group approach and networking in rural women's development, has turned self-help groups into dominant paradigms used in development circles across the globe particularly in developing countries (Lahiri-Dutt & Samanta 2006). However, while for this study the concept of 'SHG' is preferred and chosen, there are instances where literature interchangeably refers to concepts of 'cooperatives', women clubs or groups. To a large extent, these concepts may (on the face value) seem to mean different things and yet are similar in the sense that the group approach, particularly in rural development schemes, reinforces the concepts of cooperatives and clubs which are based on the principle of collective endeavour

for both individual and community development (Allahdadi 2011; Lahiri-Dutt & Samanta 2006).

Against the background above, the primary objective of this chapter is to provide a critical analysis of the role of self-help groups as tools for possible empowerment and poverty alleviation amongst rural women in developing countries. To achieve this primary objective, the chapter is structured as follows: firstly, it offers a brief overview of the theory underpinning the study followed by an overview of theoretical concepts on women empowerment and self-help approach, and a historical overview of the origin, development and role of self-help groups in developing countries. The chapter also focuses on women's experiences of poverty, marginalisation and disempowerment, and the significance of self-help groups in poverty alleviation and empowerment of women. Lastly, an overview of common challenges faced by self-help groups in developing countries and the possible interventions and strategies that are likely to improve the performance of self-help groups for rural women are also discussed.

2.2 Conceptual Framework: An overview of theoretical concepts comprising Sustainable Livelihoods Framework (SLF) and livelihoods assets

The study is grounded within Sustainable Livelihoods Framework (SLF) coupled with conceptual framework on 'livelihood assets'. The SLF and concept of livelihood assets are appropriate for the study for two salient reasons. First, is the work of Sen, Nussbaum and Moser. For instance, by the mid-1980s, the work of Sen and Nussbaum on poverty had led to an emphasis on capabilities, which later became operationalised as assets, paving the way for the livelihoods approach (Nussbaum 2003; Sen 1992). From a sustainable livelihood perspective, the asset-based approach is described by Moser (1998:14) as "Identifying what the poor have, rather than what they do not have". Second, is the nature of the problem under investigation and the geographical location within which it is confined. For instance, literature on assets-generation shows that, the sustainable livelihood approach was first applied in poor rural areas in the Global South (Moser & Dani 2008). Consequently, appropriateness of SLF and related concept of 'livelihood assets' for this study is being validated not only by its application in the global south, but by high levels of poverty in rural communities in the global south, including rural Shurugwi District (Zimbabwe) chosen as the case study. Through the lenses of SLF, the study establishes how poverty alleviation and empowerment amongst rural women in developing countries, particularly Zimbabwe, could be enhanced through self-help

groups. It is thus, through the lenses of SLF that the researcher would be able to scientifically interrogate the socio-economic factors that affect the attainment of the desired livelihood outcomes by poor women particularly those residing in rural areas such as Shurugwi District in Zimbabwe. With the study focusing on livelihoods of poor rural women, it adopts the 'people-driven approach'. This basic principle emphasises advocacy for development that focuses on what matters for the poor people while catering for cultural differences (Petersen & Pedersen 2010). However, while the SLF approach and its basic principle remain relevant to the study, it is the view of researcher that such theoretical framework should provide scope within which a conceptual framework could further be developed and infused for the study. As argued by Petersen & Pedersen (2010), SLF shows that the attainment of positive livelihood outcomes such as poverty alleviation relies on the number of livelihood assets poor people can acquire and possess. While informed and guided by SLF and its principle on people-driven approach, the study further employs 'livelihood assets' as its conceptual framework to provide a framework within which to scientifically develop an understanding of poverty and underdevelopment from a perspective of poor women in developing countries, particularly those organised in self-help groups in rural areas such as Shurugwi District in Zimbabwe. Comprising the study's conceptual framework on 'livelihood assets' are five key assets, namely: human capital, social capital, natural capital, physical capital and financial capital. Appropriate application of these five assets plays a vital role in understanding operations and dynamics of people-driven initiatives such as self-help groups in promoting socio-economic aspects of poverty alleviation and empowerment of especially rural women (Scoones 1998). It will also help in understanding how a combination of these five assets by poor rural women organised in self-help groups could enhance or hinder their efforts in achieving their desired livelihood outcomes (Petersen & Pedersen 2010). The livelihood framework shows that people's access to the assets that they require to earn a living is contingent on how they organise themselves as groups focusing on the activities they engage in (Chambers & Conway 1992). To put various assets in both study's context and primary objective, it is necessary for the chapter to briefly provide a summation of each and explain how its application forms basis and lens through which a critical textual analysis, including analytical framework for empirical findings in Chapter Six, is done.

With regard to the first asset on human capital, literature argues that, for people to achieve desired livelihood outcomes, they require skills, knowledge, ability to labour and good health

(Petersen & Pedersen 2010). People's health status determines their capacity to work, and skills and knowledge determine the returns from their labour. To contextualise the first asset on human capital, the chapter argues that more focus should be placed on the various trainings and skills acquired prior and during group participation by rural women who in this case, are members of various self-help groups in a rural context. Through application of this asset the study determines how practise and management of these self-help groups by the members themselves allow key activities and related decision-making processes to be people-centred and, thus, responsive to the local needs and issues.

Second, is social capital which emphasises the importance of lending a helping hand to poor people through social resources. According to social capital, for poor people to achieve their desired livelihood outcomes, they require social resources such as networking, membership to formalised groups, relationships of trust between people and access to wider institutions of society (Petersen & Pedersen 2010). Simply put, social capital is embedded at the micro-institutional level (communities and households), and in the rules and regulations governing formalised economic, political and civic institutions. From a social capital perspective, the study therefore analyses the socio-economic significance and sustainability of the interactive networks, and associations in which rural women in developing context participate to derive institutionalised technical and financial support towards earning a living. Such interactive networks in most cases, involve issues of trust and mutual support amongst members of a group or community (Chambers & Conway 1992).

Third, is natural capital, which emphasises the significance of resources such as land, water, minerals, trees and forests which are considered crucial for attainment and sustainability of livelihoods. The focus of the study is on the significance and role played by availability and access to land (ownership), water, minerals, trees and forests in empowering and alleviating poverty amongst rural women operating in self-help groups in developing countries. Making the natural capital crucial to the study is the fact that, women in developing countries are historically denied participation and ownership of natural resources, particularly land and, thus, making them vulnerable to social ills such as evictions and poverty due to landlessness and food insecurity (Gaidzanwa 2012; Maruzani 2014; Moonga 2005).

Fourth, is the financial capital. It emphasises the significance of stocks of cash in the form of savings and credit, or remittances people could mobilise for the purpose of either production or consumption. Application of this principle goes a long way in enhancing understanding of how self-help groups have facilitated sustainable access to provision of credits both by development partners, private sector such as micro-finance institutions and the state to rural women in Zimbabwe. The study also looks at how such external credits have in turn enabled these women's self-help groups to facilitate the generation of internal savings and economic spin offs for their members.

Fifth, is the physical capital. Central to this asset is the emphasise on the significance of availability and, thus, role of basic infrastructure such as telecommunication, transport, roads, shelter and energy required for rural communities to achieve, safe guard, and sustain their desired livelihood outcomes. In the context of the study, application of this concept helps to demonstrate the significance of these basic infrastructures in either promoting or hindering the operation of self-help groups as a mechanism to improve livelihoods amongst rural women in developing countries. For instance, sustainable empowerment and poverty alleviation amongst rural women, such as those residing in Shurugwi District, would require of them to be able to access markets for their collective production (be it agricultural or otherwise). More often than not, such markets are found in urban areas in most developing countries - with accessibility usually hindered by lack of financial capital and proper road infrastructure between undeveloped rural areas and relatively developed urban areas. Like elsewhere in developing countries, Zimbabwean rural communities are no exception in this regard. Much still needs to be done in bridging the glaring urban-rural spatial divide in most developing countries – particularly in Zimbabwe.

Central to the SLF framework is also the analysis of a range of formal and informal institutional factors, policies and processes that either act as barriers for self-help groups in achieving sustainable livelihoods for rural women, or help mediate their access to the five livelihoods assets discussed above (Krantz 2001; Scoones 2008). Application of institutional factors in the study may also help identify institutions, both public and private, traditional and political institutions, and institutional social norms and values such as decision-making processes, gender, caste and class in either promoting or hindering operations of self-help groups. For

example, it can be noted that rural women require favourable policies and a conducive operating environment for their self-help groups to establish sustainable mechanisms that help empower and alleviate poverty among rural women. Like elsewhere in most developing countries, Zimbabwe is not short of policies (see Chapter Four), but application and associated processes of monitoring and evaluation to a large extent.

From the conceptual framework described above, the following conclusions can be drawn. First, the chosen conceptual framework shows that assets can be economic and non-economic, tangible and intangible. The relationships between these various concepts should be recognised. Second, once acquired, assets may have psychological benefits, creating a sense of security, control, empowerment and freedom (Dietz & Haurin 2003) and consequently, provide path ways out of poverty (Sherraden, 1991). The feasibility of the latter is a key focus of this study; particularly its empirical findings on perceptions of poor rural women operating in self-help groups in Shurugwi District in Zimbabwe (see Chapter Six).

2.3 Women and poverty, marginalisation and disempowerment: experiences of rural women

While the discussion reflects on women experiences in general, particular focus is placed on poor rural women in developing countries. Making the role of self-help groups in a developing context more relevant is a multiplicity of socio-economic ills that continue to confront the poor and other vulnerable groups, particularly rural women. The plight of poor rural women and the subsequent relevance of self-help groups could be contextualised properly by putting poverty and its manifestation in perspective. The term poverty is considered to be a multidimensional concept as it comprises various dimensions that include the denial of human abilities, denial of consumption and availability of goods and services such as food, healthcare, quality education, good job, protection and dignity (IFAD 2013; Kaka 2013). Simply put, poverty as manifested in poor communities especially rural women has various dimensions that include insufficient income and productive resources, insecurity, discrimination and exclusion. This implies that poverty is seen as manifesting into three dominant forms - income poverty, asset poverty and opportunities poverty (IFAD 2013; Kiriti & Tisdell 2003; Moonga 2015). Income poverty is a situation whereby people do not earn enough money to meet their basic needs such as food,

shelter and clothing. Associated with asset poverty is a situation whereby people lack access and control over productive resources that are necessary for them to sustain their livelihoods such as land and livestock. Opportunities poverty should be understood as a situation whereby people suffer from social exclusion and discrimination in accessing opportunities (Kehler 2001; Kiriti & Tisdell 2003; Moonga 2015).

While all these three types of poverty dimensions seem to confront the general society in any developing country, existing evidence shows that more women than their male counterparts are the face of growing poverty. This is despite the fact that women constitute more than 50% of rural population in many developing countries (Brody *et al* 2015; Kabeer 2005; Maruzani 2014). Studies carried out have also shown that women's segregation and discrimination are the major causes of women's poverty and disempowerment, especially in many developing countries with patriarchal societies where the enjoyment of opportunities and allocation of resources are commonly based on gender (Anderson 2012; Bako & Syed 2018; Kiriti & Tisdell 2003; Nguyen, Mortensen & Pravalprukskul 2019). It is further argued that women constitute the majority of the 1.4 billion poorest people of the world as studies have revealed that women are more likely to be credit-constrained as compared to their male counterparts of equivalent socio-economic condition (Fletschenr & Kenny 2011; Kiriti & Tisdell 2003; Maruzani 2014; Mutanana & Bukaliya 2015; Selome & Tshuma 2014). Basing on existing theoretical debates, statistics and research findings, the study argues that, more than any other social group, rural women across the globe particularly in developing countries, suffer from the three types of poverty highlighted above (Bako & Syed 2018; IFAD 2013; International Labour Organisation-(ILO) 2018; Moonga 2015; Techane 2017). This, in turn, further perpetuates marginalisation and exclusion of women from any empowering opportunity.

Globally, women face persistent gaps in accessing resources, knowledge and services, and all these have been underpinned by persistent inequalities in rights with their male counterparts (Anderson 2012; Bako & Syed 2018; ILO 2018). As a direct consequence of a systemic marginalisation and disempowerment, women, especially those in the rural areas where patriarchal norms and values are still being upheld, have low levels of income, limited access to education and health services, limited job security, and limited land and inheritance rights (Brody *et al* 2015; Kabeer 2005; Kehler 2001; Moonga 2015; Techane 2017). In sub-Saharan

Africa for example, issues of customary land tenure systems exclude women from owning and controlling the land (African Development Bank (ADB) 2015; Nguyen *et al* 2019). Thus, under many customary legal systems, women's rights to inherit land are restricted. Hence women become more vulnerable to dispossession of land, especially after divorce or widowhood.

Literature further indicates that, in sub-Saharan African countries, women have fewer economic freedoms as it has been established that, for example, of the total loans given to small businesses, only 16-18% of the loans are issued to women (Brody *et al* 2015). Other than patriarchy, unequal access to capital further perpetuates exploitation, marginalisation and disempowerment of women in general (Kehler 2001; Vijayanthi 2002). In the majority of cases, women's subordination has been perpetuated and reinforced by their limited access, and control over productive resources, especially in African, South America and Asian countries. Evidence shows that 85% of the population in Uganda lives in rural areas and that, rural poverty is rife amongst women than men due to patriarchy and skewed land ownership (Flynn 2013; ILO 2018; Sell & Mont 2018). Despite being the ones ploughing the land, about 30.5% of women in Uganda do not have any input in public decision-making in society and financial decision-making within their homes (Flynn 2013; Institute of Economic Affairs (IEA) 2008; ILO 2018; Sell & Minot 2018). In Tanzania, rural women especially those aged between 21-45 years, suffer exclusion or marginalisation from formal organisations such as the formal employment sector, financial and social security organisations. This leaves them with little control over financial resources within their homes (Aikaruwa, Sumari & Maleka 2014; ILO 2018; Sell & Minot 2018). Perpetuating this attitude towards women is a patriarchal view that women's place and productive role is the kitchen and raising of children, respectively (Bako & Syed 2018; Kiriti & Tisdell 2003). The implications of this being that women in general and rural women in particular are locked out of opportunities and participation in decision-making due to patriarchy, cultural traditions and religious ideologies within societies (Bako & Syed 2018; Nguyen *et al* 2019).

Experiences in Zambia show that, it is mainly men who own most of the income derived from farming activities and that they are also the ones enjoying the bulk of the benefits from social capital. In turn, women tend to have limited access to social services such as education, health and credit facilities; something that further worsens their poverty levels (ILO 2018; Moonga

2015). Like elsewhere in sub-Saharan Africa, Zambian women are often excluded in decision-making processes, especially on access and ownership of productive farming land, and other resources that are critical to their livelihoods. This is despite the fact that more than 60% of country's subsistence farmers and small-scale producers are women (ILO 2018). Similarly, in Kenya, literature shows that poverty has a gender dimension, where it is highly experienced by women especially those in rural communities and amongst women-headed households (IEA 2008). It is the poverty-stricken women who in turn, find it difficult to feed their families, to educate their children and to meet the required healthcare services (IEA 2008; Kiriti & Tisdell 2003).

Ethiopian women are no exception. Patriarchal norms and values have led to increased levels of poverty, discrimination and disempowerment especially among the rural women who are pastoralists. Consequently, Ethiopian women suffer from double marginalisation for being women and for being pastoralists (Eneyew & Mengistu 2013). For instance, rural women practising pastoral farming in the Afar regional state are amongst the population of women with the lowest decision-making options within their homes despite the crucial role that they play as livestock keepers, natural resource managers and income generators for their households (Balehey, Tesfay & Balehegn 2018; Eneyew & Mengistu 2013). This is a reflection that in spite of their contribution to the pastoral life, women in rural Ethiopia continue to have limited access and control over key productive resources, such as livestock and land, in addition to the limited access to healthcare and education services (Balehey *et al* 2018; Eneyew & Mengistu 2013; Mulema 2016). Literature further shows that in Ethiopia, key indicators of success among the pastoral households such as access to credit and extension and veterinary services have always been higher amongst male headed families than they are for female-headed households (Eneyew & Mengistu 2013; Mulema 2016).

Women's experiences in Nigeria are no different. Following the patriarchal culture (including cultural and religious norms, gender discrimination and women disempowerment), it does not come as surprise to have most Nigerian women denied access and the right to land and home ownership and access to credit facilities due to lack of collateral (Bako & Syed 2018; ILO 2018). Marginalisation of Nigerian women is a longstanding problem and is persistent in almost every facet of the economy whereby women constantly face massive inequalities even

in the labour market due to lack of access to education (Bako & Syed 2018; ILO 2018; Techane 2017).

In South Africa, research shows that rural women experience the brunt of the burdens of poverty and inequalities mainly because over 50% of them reside in areas characterised by lack of socio-economic development and infrastructure, lack of opportunities for employment and income generation (Segalo 2015; Visser & Ferrer 2015). Evidence further shows that, because of poverty, these rural women even find it difficult to easily access basic services such as water, electricity and general sanitation for their families (Kehler 2001; Segalo 2015; Visser & Ferrer 2015). For instance, the majority of poor rural women who work as casual farm labourers suffer not only from gendered poverty, but also from racialised poverty as well. For example, they receive very low wages and they are not covered by social insurance schemes such as pension and health funds and maternity benefits (Kehler 2001). Statistics in South Africa reveal that, as of 2014, only 5.6% of the female farm labourers were entitled to maternity leave, with only 1.5% of them receiving medical/health insurance (Segalo 2015). Also, according to latest figures on unemployment, more than 60% of the current 40% (expanded definition of unemployment included) of unemployed South Africans are women mostly, black poor women (Statistics South Africa, 2020). This is despite women making up 51% of total population (Statistics South Africa, 2019) and 42.6% of households being headed by females in 2017.

Similar to experiences in African countries, the lives of rural women in South Asian countries such as India, Nepal, Cambodia, Pakistan and Vietnam are found to be precarious in terms of access to resources and income earning opportunities and in terms of quality of life and well-being (Acharya, Yoshino, Jimba & Wakai 2007; Asian Development Bank (ADB) 1999; IFAD 2010; IFAD 2013; Nguyen *et al* 2019; Swain & Wallentin 2009). For instance in India, women do not own their own land, and they also have little control over household assets and other means of production mainly because the majority of these rural women come from caste-bound agricultural families where women are not highly regarded (Acharya *et al* 2007). Thus, in India, women have more restricted access to social services and lower security to food, life and property (IFAD 2013; Lahiri-Dutt & Samanta 2006). Brody, De Hoop, Vojtkova, Warnock, Dunbar, Murthy and Dworkin (2016) note that, in countries such as India, Nepal, Pakistan and Thailand, women comprise more than 60% of the labour force in agriculture but that less than

10% of these women own the land itself. Studies have also shown that in the Asian country of Cambodia, just like in many other parts of Asian and African states, men continue to have exclusive rights to control the use of land owing to the patriarchal practices that commonly assign asset ownership to the male figures at the expense of their women counterparts (ADB 2015; Nguyen *et al* 2019). What worsens the situation of gender discrimination in Cambodia is that, the majority of women are not only illiterate but lack joint ownership of assets with their husbands and are generally unable to inherit assets such as land in the event of the death of their partners or divorce (Nguyen *et al* 2019). In addition, the power imbalances between men and women especially in rural communities of Cambodia resulted in the exploitation of women's unpaid labour by their male counterparts despite women constituting about 79% of the total labour force, particularly in the textile and garment sector (ADB 2015). There is also a view that a majority of Cambodian men who dominate the textile sector chose not to invest in modern technologies (machinery) as they preferred to exploit women labour, which they consider to be a readily available cheap labour (ADB 2015; Nguyen *et al* 2019).

In Pakistan, women continue to be regarded as secondary farm labourers and lack access to information and property, including agricultural land, technology and financial resources, leading to high levels of poverty and disempowerment amongst women (ADB 1999; IFAD 2013; Nguyen *et al* 2019). As a result of lack of access to such vital assets, women, especially those residing in rural areas, have their roles limited to being employees and or helpers of their husbands in the value chain of agriculture, thereby making men the de-facto heads of their households as they eventually emerged as the principal earners of income due to such power imbalances (ADB 1999; IFAD 2013; Nguyen *et al* 2019). To buttress the above argument, studies done in Punjab Province of Pakistan reveal how patriarchal societies have contributed immensely to the disempowerment of women with men becoming principal farmers of rice despite the principal contribution by women through their heavy subsidy of unpaid labour (ADB 1999; IFAD 2013; Nguyen *et al* 2019). Thus, the denial by patriarchal societies for women to have access and ownership of natural capital such as land, which the SLF considers a crucial asset in attaining and sustaining livelihoods for the poor, is not peculiar to African states as it is also commonly witnessed among Asian communities.

With regard to South America, studies that have been done in countries such as Bolivia, Peru and Haiti show that, rural women also experience high levels of poverty, social exclusion and discrimination. This is despite the fact that more than three quarters of rural women are responsible for the production of more than half of the nation's food supplies and thus, contributing significantly to country's gross domestic product (GDP) (Jara 2017; Joseph 2018; UNIFEM 2004). In such circumstances, it has been noted that these rural women either receive less or no remuneration at all from the income that they generate in the agriculture sector. Research studies in Haiti show that women, especially in rural communities faced numerous indicators of vulnerability as they are demoted to the rank of second-class citizens despite shouldering the majority of the socio-economic responsibilities of the country (Joseph 2018). In Haiti, women constitute 52% of the total population and 43% of the households in the country are headed by females. Yet, about 80% are reportedly living in poverty mainly because their economic activities are largely concentrated in the informal sector (UNIFEM 2004). However, it is argued that the marginalisation and disempowerment of women in Haiti has been further worsened by its history of political unrests and inequalities (UNIFEM 2004). Thus, since the early 1990's, Haiti's history had shown that women are the target of oppression that was brought about as a result of the anarchy (political upheavals) where women's participation in politics and the formal economy has largely remained negligible (Joseph 2018). In addition, it has been established that women in Haiti also experienced social inequalities in terms of their access to education and healthcare services mainly because of the state's incapacity to provide such services due to institutional neglect and political instability that has been pervasive in Haiti (Joseph 2018). Consequently, it is important to note that as a result of high poverty levels and gender inequality experienced by more than 60% of rural women across the globe, several of such people end up joining self-help groups in an attempt to have access to an independent source of income and social capital that will facilitate such women to resist gender and ethnic subordination in the society. Thus, some women establish or join self-help groups as a way of enabling themselves to challenge many of the gender norms they experience in their households including their society at large (Nguyen *et al* 2019; Torri 2012). Additionally, a clarion call has been made across continents, especially by international organisations and development agencies to help increase women's ability to organise themselves to participate in collective actions through forming women's groups that will help in providing platforms where the marginalised rural women can build solidarity and mutual support for each other while being able to discuss the inequalities they face as they struggle against economic, political and cultural drivers of gender and social inequality (Nguyen *et al* 2019). Torri (2012) further argues

that some women become members of self-help groups as a result of the fact that many households are no longer able to meet their needs from male-earned wages alone. It has been noted that in countries such as India, Nepal, Thailand, Cambodia, Pakistan in Asia and Uganda, Tanzania, Nigeria, Ethiopia, South Africa in Africa and Haiti, Bolivia, Brazil and Peru in South America, the SHG concept is considered a micro-finance initiative for poor rural women, where small loans are given as a way of helping them to start productive activities while in some cases these women will use the loans to expand their existing enterprises (Acharya *et al* 2007; Aikaruwa, Sumari & Maleka 2014; Brody *et al* 2016; Flynn 2013; Lahiri-Dutt & Samanta 2006; Nirmala & Yepthomi 2014).

Thus, the SHG approach is increasingly understood by women in general as a collective strategy that empowers them to reduce poverty, participate in local governance, and establish social support mechanisms (Yntiso 2015). It is because of the socio-economic circumstances discussed above, that those rural women end up forming self-help groups because they view such groups as tools that can be easily used to form networks and institutions where members can render their support to each other. In a nutshell, it can be argued that across the globe, particularly in developing countries, women's lack of access to credit, training, shelter, education and decision-making positions, are obstacles that prevent them from improving their livelihoods and participate meaningfully in development programmes (Brody *et al* 2015; Flynn 2013; ILO 2018; Lahiri-Dutt & Samanta 2006; Vijayanthi 2002; Weingärtner *et al* 2017). Rural women in particular, bear an unequal share of the global poverty that is underpinned by persistent inequalities in rights with their male counterparts. Thus, across continents, there exist systematic barriers and patriarchy norms and values that impede women from accessing their rights thereby making poverty to be gendered. As such, most women's self-help groups are established to challenge many of the gender norms, stereotypes and patriarchal tendencies women continue to experience daily in their households, communities and countries.

2.4 Women empowerment and self-help group approach

While literature shows an existing link between women empowerment and the SHG approach, there are however some differences among the scholars when it comes to reaching a common understanding of the phrase '*women empowerment*'. The differences arise from the fact that

women empowerment constitute multiple facets that cannot be directly observed or measured and these facets, include aspects such as enhanced awareness, increased access to resources of economic, social and political dynamics (Cornwall & Edwards 2016; Hunt & Samman 2016; Jena & Patro 2016; Roy, Chatterjee & Gupta 2018). Consequently, it is critical to reflect on different theoretical definitions and applications of the concept of ‘women empowerment’. Closely related to ‘women empowerment’ are concepts such as ‘strategic life choices’ and ‘own self-reliance’. Advocating a definition based on these two concepts, Kabeer (1999), as cited by Swain & Wallentin (2009) argues that, women empowerment involves a process by which those women who have been denied the ability to make strategic life choices acquire such ability. Keller & Mbwewe (1991:76) also define women empowerment as, “a process whereby women become able to organise themselves to increase their own self-reliance, to assert their independent rights to make choices and to control resources which will assist in challenging and eliminating their own subordination”. Vijayanthi (2002) adds that women empowerment can be looked at as a process through which women can organise themselves to increase self-reliance and to assert their independent right to make strategic choices and control resources, both of which assist them in challenging and eliminating their subordination. It would seem that across the various definitions by different scholars the concept or notion of “ability to organise themselves” is a common denominator. Hence, self-help groups are found to be appropriate vehicles or platforms from where such self-organisation by women could be facilitated. In this way, women empowerment becomes a participatory process of awareness and capacity-building that can as well be achieved through the formation of self-help groups. For example, empowerment of women can be measured through looking at how they participate in self-help groups by focusing on their resultant employment status, their ownership of property, level of education and by looking at their decision-making autonomy in the affairs of both their households and the community at large (Atteraya, Gnawali & Palley 2016; Brody *et al* 2015). Therefore, women empowerment should also be understood in the context of conscientisation whereby poor women come to understand their social surroundings and circumstances. This leads them to action as a way of positive transformation. Amongst key actions highlighted in the literature, is women’s ability to make small and large purchases, their involvement in major household decisions and relative freedom from domination by the family, political and legal awareness and lastly, their participation in public protests and political campaigns (Cornwall & Edwards 2016; Padala 2011).

The work done by United Nations (UN) has also profiled what women empowerment should entail. Properly conceptualised and applied women empowerment would, amongst others, enhance the following:

- i) Women's sense of self-worth
- ii) Women's right to have and to determine choices
- iii) Women's right to have access to opportunities and resources
- iv) Women's right to have the power to control their own lives, both within and outside the home
- v) Women's ability to influence the direction of social change to create a more just social and economic order nationally and internationally (Brody *et al* 2015: 11; Brody *et al* 2016:121).

What is critical to note about the term 'women empowerment' is that, it also has three broad dimensions which are, personal, close relationships and collective (Rowlands 1995). The personal dimension focuses more on developing that sense of self, individual confidence and developing capacity while enabling the undoing of the effects of internalised oppression of women. The second dimension of empowerment which is centred on close relationships focuses on women empowerment as a process of developing the ability for women to negotiate and influence the nature of relationships and decisions that are made within such relationships. Lastly, the third dimension of empowerment focuses on women empowerment as a situation in which women work together as a way of achieving a more extensive impact that they cannot achieve as individuals (Rowlands 1995). This dimension gives precedence to collective action that is based on cooperation rather than competition amongst women as individuals or in their groups and associations.

This discussion helps to show that the idea of women empowerment is a tool that is increasingly being used by communities to understand what is needed to change situations of the poor and the marginalised rural women. Furthermore, what is striking to observe from this discussion is that women empowerment is not about women gaining power to dominate others (male counter-parts) but is about women working together to remove the existence and effects of unjust inequalities between men and women that are most prevalent in less developed

countries. Hence, as argued in literature, the end result of women empowerment should be attainment of a transformative action that enables particularly the marginalised rural women to change the balance of power in social, economic and political relations in society (Hunt & Samman 2016; Roy *et al* 2018; Vijayanthi 2002). The notion highlighted here is that, women empowerment gives women freedom of choice, equal access to domestic and community resources, opportunities and powers. In this way, women empowerment becomes a process of enhancing women decision-making capability in the vital areas such as reproduction, education, health and economic opportunities (Kabeer 2001; Roy *et al* 2018). Thus, evidence shows that the building of economic self-reliance for rural women through self-help groups usually lead to increased self-respect and confidence as a result of their raised levels of income and standard of living (Jeyanthi 2013; Roy *et al* 2018; Swain & Wallentin 2009). However, it is critical to note that in as much as increased self-confidence cannot automatically lead to women empowerment, it has been noted that self-confidence can contribute to women's ability and willingness to challenge the social injustices and discriminatory systems women generally face (Swain & Wallentin 2009). In this way, the SHG approach is considered as both a critical tool and platform when it comes to women empowerment, where direct and indirect empowerment effects can be derived from such an approach. Thus, on one hand, the direct empowerment effects of self-help groups can be witnessed when women become members of a group where they are exposed to different trainings, leading to the creation of greater awareness of their social, economic and political surroundings and circumstances. On the other hand, the indirect empowerment effects of self-help groups can result in the increase of women's empowerment something that can be noticed through the bargaining powers of females in their households, especially when it comes to decision-making authority around savings and household finances (Biscaye *et al* 2014; Gugerty, Biscaye & Anderson 2018; Jeyanthi, 2013; Roy *et al* 2018; Swain & Wallentin 2009). This however, helps to show that there is a closer link between self-help groups and women empowerment. Hence, it can be argued that self-help groups' participation is commonly associated with increased self-confidence, perception of autonomy, knowledge of important issues, negotiation skills, financial independence and increased mobility for members. (Gugerty *et al* 2018). Brody *et al* (2016) further argues that, the very process of decision-making within a self-help group is in itself an empowering process that facilitates broader development outcomes that include greater participation by the poor and the marginalised rural women in local governance issues and in other community structures.

2.5 A historical overview of origin and development of women's self-help groups in developing countries

The focus now shifts to a discussion and analysis of the origin, development and role of self-help groups as mechanism for the attainment of rural women empowerment and poverty alleviation in developing countries. The discussion is in two phases; that is, the pre-and colonial era and post-colonial era.

2.5.1 Pre-and colonial era and activities of women's self-help groups

Like any political dispensation, the colonial and to a certain extent, pre-colonial period had a particular way of influencing both the attitude of policy makers, politicians, government officials and multinational donors towards grassroots structures such as self-help groups. While the focus is on the significance of activities of self-help groups in uplifting the general wellbeing of rural women, particularly in developing countries, the discussion also demonstrates how such activities were in the main, influenced by colonialism, and related political ideologies, policies and legislative frameworks. Evidence from existing literature makes it possible to argue that history and the existence of self-help groups is as old as human kind. Confirming this is a view shared by Flynn (2013), Gugerty *et al* (2018) and Montgomery & Weiss (2005) that self-help groups have been practised since time immemorial in Africa, Asia, South America, Europe and in many other countries of the world. Thus, on one hand, historians discovered evidence that indicate some traits of cooperation among people in ancient civilization in countries such as Greece, Rome and Egypt, while on the other hand, anthropologists uncovered evidence that suggests that the Babylonians actually practised farming as groups (cooperative farming) (Bisrat, Kostas & Feng 2012). Group work or cooperation among African societies in particular, can be traced back to the ancient times when people used to work together to enhance their efficiency in activities such as hunting, gathering and shelter construction among other activities that were aimed at improving the general welfare of communities (Bisrat *et al* 2012; Mbugua 2017). Hence, it is argued that, self-help groups by their nature are established with the primary mandate of facilitating collective and communal response to local challenges facing a particular community (Biscaye *et al* 2014; Brody *et al* 2015; Gugerty *et al* 2018; Krishnaveni & Haridas 2014). Over time, the mushrooming of self-help groups did not only become a common phenomenon in global south

but has developed at a much faster rate than in global north. These self-help groups are member-driven structures with the sole purpose of being mechanisms to overcome both societal or communal, and individual issues. To further buttress the view that working in groups is an ancient practice, there is also evidence that was unearthed in ancient China of informal savings and loan associations (Bisrat *et al* 2012). Noteworthy is the fact that, in colonial African societies in particular, such movements would basically focus primarily on women's role as mothers and wives while little or no attention was paid to agriculture and income generation. Although not limited to one particular sector, literature shows that the original model of self-help groups can be traced back to the early 1950's when the Alcoholic Anonymous (AA) was formed (Aikaruwa *et al* 2014; Buddy 2018; Jannasz 2018; Yntiso 2015). Thus, the first widely recognised self-help group in the world was the Alcoholic Anonymous that was established in the United States of America in 1953 by people who had drinking problems as a way of supporting each other and enabling themselves to recover from alcoholism (Jannasz 2018; Yntiso 2015). Yntiso (2015) further argues that the years that followed the formation of AA witnessed other people with common concerns such as persons with disabilities, mental health problems and victims of adversities such as war, child abuse and crime also forming their self-help groups as a way of meeting their individual needs through collective action. From a women empowerment perspective, literature indicates that, in Africa, the growth of women self-help movement can be traced from countries such as Kenya, Zambia, South Africa and Nigeria amongst others. In these and other developing countries, the women's self-help movement is fairly regarded as old as its earliest manifestation dates back to the 1930s (Benedict 2010; Chitere 1988; Mwanza 2016).

In Kenya, for example, the establishment of self-help groups was linked to the rural crafts which were based on the principles of self-help and self-reliance. These rural crafts were introduced during the colonial era by District Commissioners where several women were taught how to spin and weave (Chitere 1988; 1994; Mbugua 2017). Facilitating these rural crafts and other activities such as child care, reading, general hygiene, savings and domestic duties amongst rural women were colonial schools (Chitere 1988; 1994; Mbugua 2017). Other than schools, the Kenyan government, like most colonial governments established clubs as a way of trying to help women to become better wives and mothers. An example is the East African Women League and the Kenya Girl Guides which were formed in 1917 and 1920, respectively (Wanjiru 2016). These women groups had programmes on family life, health and

nutrition, and they also offered material and spiritual support to the women (Mbugua 2017; Wanjiru 2016). It was further noted that between 1940 and 1960, several women in Kenya came together contributing resources and money with their fellow women in groups that were commonly known as '*merry go rounds*' where money was contributed and loaned to members on a rotational basis (Cagnolo 2006; Chitere 1988; 1994; Mbugua 2017; Nasimiyu 1993).

Similarly, in Zambia, women projects also have a colonial history whereby rural and urban women were mobilised into clubs by European women to be taught skills such as sewing and knitting, cooking, and child care (Mbugua 2017; Mwanza 2016). In a colonial Nigeria, church organisations were instrumental in promoting self-help initiatives of communities particularly amongst those who were perceived to be born-again Christians (Benedict 2010; Bwala, Oladosu & Dukku 2016). Despite church related self-help activities, literature shows how most rural communities in Nigeria persisted in offering each other mutual assistance regardless of their religious orientations in the form of clearing farmlands together, constructing homesteads for each other and providing each other with socially-felt needs (Benedict 2010; Bwala *et al* 2016).

Literature also shows that activities of self-help groups were not only confined to African states during the colonial period. Existing evidence shows that in Latin America, particularly in countries such as Guyana, Bolivia and Jamaica to mention but a few, group initiatives were a common phenomenon among the poor communities (Martin 2014; Montgomery & Weiss 2005; Ward 2012). As early as 1939, there were already evidence of self-help settlements in the city of Ponce and Puerto Rico in Guyana that were established by the poor urban people as a response to the incapacity of both the government and the formal market to provide housing at an affordable price and on a large scale (Ward 2012). Thus, as a result of government's incapacity to provide affordable housing, the poor would organise themselves as groups to acquire land either through squatting or through informal purchases and later on organise and collaborate as a community to construct streets as an attempt to make their areas accessible to public transport (Ward 2012). Furthermore, these groups of urban poor were also in a position to pressure local authorities to provide some other rudimentary services to their places such as water tanks for them to have access to clean water (Ward 2012).

Literature further indicates that in South America, self-help groups have been born in a decentralised manner whereby local communities formed groups based on common affinity which stem from long-standing cultural practices and as such, these groups were found in different forms such as savings clubs, mutual aid groups, and rotating savings and credit associations (Addae-Korankye 2012; Martins 2014). The institution of self-help groups, especially in the form of rotating savings in South America dates back to the ancient times of the 16th century when the Yoruba slaves from Nigeria carried it to the Caribbean as part of their institutional luggage of social capital (Seibel 2001). In Jamaica and other Caribbean countries, for example, self-help schemes are believed to have emerged during the 1st half of the 19th century when slaves were emancipated (Martins 2014). Such group schemes, particularly in Jamaica, were comprised of mutual aid groups and rotating savings and credit associations. All these were viewed as solidarity groups as they were meant to offer mainly financial support to members especially in emergent cases such as illness and death, and during other major events like weddings and parties, where as in some cases, members received short-term working capital from these identified groups to either establish an enterprise or to expand the existing ones (Addae-Korankye 2012; Martins 2014).

With regard to Asian countries, literature shows that the earliest manifestation of self-help group schemes in Thailand were traced to the migrant Burmese women who, based on their migrant identity, came together to engage in collective actions as informal workers and as members of the persecuted ethnic minorities in their country of origin (Bosc 2018). The collective action that was engaged in by these migrant Burmese women were meant to improve on their welfare through earning income and also through fighting sexual abuse (Bosc 2018). The exclusion of poor rural women in particular, from accessing credit facilities due to lack of collateral amongst other factors, prompted the establishment of Grameen Bank by Professor Yunus in Bangladesh (Bhatt & Tang 2001; Krisnaveni & Haridas 2014; Montgomery & Weiss 2005). A key requirement by the bank was to serve clients seeking credits for group related activities or needs ahead of individual activities or needs. Thus, the SHG approach has been hailed as successful in alleviating poverty among the poor particularly women in Bangladesh. What is critical to note is that, women movements from several developing countries started to identify the absence of accessible credits as a major constraint on women's earning capacity. Hence from the theoretical perspective of the SLF, it can be argued that self-help groups were promoted as micro-finance entities that were to act as entry points for women as a wider

strategy for their economic and socio-political empowerment through accessing financial assets (Acharya *et al* 2007; Scoones 1998).

Further reflecting on the establishment and operations of self-help groups across continents using lenses of the SLF, it is evident that self-help groups by their nature were established with the primary mandate of facilitating collective and communal response to local challenges (shocks) faced by different communities during these pre-colonial and colonial times. However, unlike in Latin America where group initiatives were common among poor communities and regarded as solidarity groups, in Africa, the SHG movement was more focused on women's role as wives and little attention was paid on income generation. Thus, in most African countries, the establishment of self-help groups was linked to rural crafts and clubs that were introduced by colonial authorities and the church, and were based on the principle of self-help and self-reliance. Contrary to the above observations for Africa and Latin America, the establishment of SHG movement especially in south Asia was common among minority groups who sought to improve their welfare largely because they were excluded from accessing credits. As such, south Asian communities largely embraced self-help groups to promote financial inclusion for the excluded poor women.

The activities of self-help groups during the colonial period paved way for what literature refers to as 'modern day self-help groups' to flourish in the developing world during post-colonial era. The next section is centred on providing a post-colonial historical overview on the development of self-help groups in developing countries where special attention would be paid to countries across developing context- Africa, Asia and Latin America.

2.5.2 Post-colonial era and activities of women's self-help groups

The discussion above discusses the nature and scale of self-help groups during the pre-and colonial era and how basic needs of women in particular were catered for. The focus in this section now shifts to the discussion of how women's self-help groups have evolved from colonial to post-colonial era in various developing countries. The dawn of a post-colonial society in developing countries, particularly in former colonies, presented governments in these

countries with more complex socio-economic challenges. In most former colonies, the transition from colonial to post-colonial era saw little to no change in the level and scope of social ills, particularly poverty amongst rural women. Yet, there was a significant paradigm shift in the primary focus of self-help groups from being community entities, focusing mainly on social welfare, to focusing equally on social, economic and political circumstances of women particularly rural women. As tools to mitigate rural poverty, literature shows a strong relationship between emergence of self-help groups and deteriorating socio-economic well-being of poor households particularly rural women. Amongst socio-economic factors that have led to emergence of self-help groups in a post-colonial era is credit gap created by dualistic nature of financial markets in developing countries, the increasing household poverty and widespread marginalisation of women (Bhatt & Tang 2001; Martin 2014). For instance, with the attainment of independence particularly on the African continent, there has been a proliferation of women's self-help groups that were largely promoted by NGOs, the church and to some extent, the new governments (Biscaye *et al* 2014; Chitere 1988; Flynn 2013). For example, following Kenya's attainment of independence in 1963, several women's clubs were transformed and began to be officially recognised and, as such, they were able to receive both financial and non-financial assistance in the form of grants and farming inputs from the central government and from development partners (Chitere 1988). By 1971 in Kenya, the then Ministry of Culture and Social Services which housed the women's division was able to facilitate the formation of close to 30 000 women's self-help groups across the country with over a million members. One such women group was the Kulima Harambe self-help group formed by rural women who worked in large farms and plantations in the district of Kiambu as a way of raising funds for the group. With banks availing funding, it was possible for Kulima Harambe self-help group to purchase their own land and open shops in the village of Kulima (Chitere 1988; Maas 1986; Wanjiru 2006). Additionally, the Equity Bank which was launched in 2007 in Kenya also had a specific branch meant to avail lines of credits to women operating cooperatives and who are legally constituted community self-help groups, and with a good track record of loan repayments (IEA 2008).

In Nigeria, literature shows a sudden rise in the number of self-help activities in the form of social clubs and community-based organisations post 1967-70 civil war (Essia, Mba, Ebokpo, Ekpo & Obaji 2013). Realisation of the immediate reconstruction of the war-ravaged facilities through self-help in the post-war period marked the evolution of a multiplicity of social clubs

across the country in sectors such as the service sector where some clubs opened shops for retailing, others were concentrated in the agriculture sector where they produced for the market whereas some were into savings for credits (Badejo, Majekodunmi, Kingsley, Smith & Welburn 2017; Benedict 2010; Bwala *et al* 2016). Since then, it has been further noted that the pastoral communities in Nigeria continue to register the highest growth ever in the number of self-help groups whose economic activities are largely concentrated in the agricultural sector (Badejo *et al* 2017). Thus, rural women within these pastoral communities formed self-help groups through which they could purchase sheep for breeding. In some cases, local NGOs also boosted activities of these rural women by donating sheep for distribution among the self-help group members to rear for a fixed period of time under the pass-on programme where lambs born to the sheep donated or purchased became the property of the member while the original sheep remained the property of the group (Badejo *et al* 2017).

Other than these, Nigeria is also known for women's self-help groups who organised skills acquisition trainings for their members particularly for those running cottage industries where women were trained on activities such as manufacturing of soap and moisturising cream while others were trained on the production of snacks such as groundnut cakes and some other agro-forestry products like locust bean condiments and cocoa drinks made from baobab seeds (Badejo *et al* 2017). Studies also show that the government of Nigeria even went a step further in 1976 when it enacted the local self-help policy as a strategy for rural development through the bottom-up approach that facilitated the formation of several self-help groups at community level (Essia *et al* 2013). Since then, the SHG approach has been useful in inducing change for the achievement of desirable community goals whereby self-help groups were used as an approach to community development. This was in light of the fact that, the SHG approach encouraged people to bring up development ideas which the government supported; resulting in community members taking ownership of such development programmes (Essia *et al* 2013). Essia *et al* (2013) further note that, to date, self-help groups in Nigeria involve well-articulated programmes and efforts to assist individuals acquire competencies that are required for individuals to work sustainably in self-help groups so that they can be able to solve their common problems, develop their communities and be in a position to demand efficient service delivery from the powers that be.

In Zambia, the promotion of women's self-help groups has been identified to be common among the poor rural women particularly in the two districts of Lusaka and Chibombo (DMI 2013). However, most of these self-help groups have been spearheaded by local NGOs such as the Daughters of Mary Immaculate (DMI) with the aim of inspiring poor women to break and free themselves from the chains of limiting belief patterns that have traditionally kept them suppressed and in poverty (DMI 2013).

In Uganda, most self-help groups are groups that were commonly set up by either local people or through the help of outside organisations such as NGOs and religious organisations, all as means of achieving development objectives on the ground (Afrinspire 2013; Bhatt & Tang 2001; Biscaye *et al* 2014). For instance, organisations such as Plan Uganda, Care International, Uganda Women Concern Ministry, Self Help Africa and Self Help Group Approach Uganda (SHGAU), among others, have been instrumental in helping communities to form grassroots self-help groups for the poor women (Flynn 2013). Through initiatives by these organisations, an estimated 2 600 women's self-help groups were established in 27 districts of Uganda (Flynn 2013). In the Bungokho village of Uganda, the TumbuYetana women's self-help group including other various self-help groups facilitated investment into income generating activities such as small livestock production and growing crops such as tomatoes, vegetables and sweet peas for sale on the local market (Mbhamali & Bomake [sa]). Confirming the prevalence of women's self-help groups, a national survey that was conducted in 1998 found that nearly 50% of Ugandan women belong to a particular self-help group. Making women's self-help groups popular was among others, the worsening economic situation following the Ugandan Structural Adjustment Policy (SAP) package in the 1980's that saw the state cutting back on services to the people (Flynn 2013). Coupled with worsening economy, issues of health such as mental health also contributed in making self-help groups more relevant in Uganda. While providing psycho-education, especially on the management of mental illness, such groups were also meant to generate mutual support for the members and their families while at the same time, enabling them to engage in income generating activities in the face of stigma, discrimination and exclusion (DFID 2010; Kleintjes, Lund & Swartz 2013).

Ethiopia is another country with a sound history of self-help groups. The basis on which self-help groups are formed in Ethiopia includes amongst others, friendship, business associates,

school and/or church mates, and neighbourhood relationships (Bisrat *et al* 2012; Yntiso 2015). Key role players in the formation of self-help groups include international organisations such as Kindernothilfe of Germany, and Tearfund of UK (Weingärtner *et al* 2017; Yntiso 2015) and local organisations such as the Ethiopian Kale Heywet Church and the Jerusalem Children and Community Development Organisation (Yntiso 2015). At inception, self-help groups in Ethiopia were premised on that, the poor people have an untapped potential that they can help themselves with limited external assistance. Thus, the SHG approach focused mainly on poverty reduction, livelihood improvement, empowerment of women and social inclusion (Yntiso 2015; Weingärtner *et al* 2017). For example, women in Ethiopia formed self-help groups commonly known as 'equb' groups that are motivated to save money so that members have access to emergency loans which they also use to engage in income-generation activities as a livelihood strategy (Bisrat *et al* 2012; Weingärtner *et al* 2017). Another strength of Ethiopian self-help groups is their ability to play a crucial role in building social capital and confidence amongst poor women. Consequently, Ethiopia witnessed an increasing number of self-help groups as there are currently over 17 700 self-help groups involved in different socio-economic activities in the country (Yntiso 2015).

South Africa is no exception as there is a growing reliance of poor rural women in particular, on self-help groups as tools to generate income through poultry, vegetable production, craft making, savings and credits, among others (Sesoko 1995; Sinamandla 2017). For instance, members of Masibambisane self-help group in Rookdale in Kwa-Zulu Natal (KZN) Province have been generating income for some time now through hiring out of pots, stoves, chairs and tents to the community for community celebrations, while members of Thuthukani self-help group in Amangwe village in KZN utilise available information and their freedom to access loans from the group to start their own spaza shops also known as tuck shops (Sinamandla 2017). Furthermore, literature shows that the Swayiname community in Pietermaritzburg has about 800 self-help groups, with more than 5500 members who are also active smallholder farmers in the Zimele's agricultural programme. Majority of these members are poor women working in self-help groups to grow amongst others, potatoes which they sell to local community stores (Sinamandla 2017).

Tanzania is another African country where the government, in partnership with other development agencies has been directly involved in promoting self-help groups. It is worth noting that the historical background of the sound civil society coupled with struggle against privatisation, growing unemployment rate in Tanzania led to the spread of self-help groups especially in the post IMF and World Bank's Structural Adjustment Programmes (SAPs) in the 1980s (Aikaruwa *et al* 2014). Thus, in Tanzania, self-help groups are viewed as an empowerment tool for women who are historically marginalised and excluded. Subsequently, both rural and urban poor women are now able to actively participate through savings and credit societies (Aikaruwa *et al* 2014; UN 2009). Thus, in Shinyanga region only, as of 2013 there were a total of 591 active women's self-help groups. The majority of these groups were involved in various micro economic activities such as horticulture, poultry, tie-and-dyeing among other notable activities (Aikaruwa *et al* 2014). The UN (2009) further indicates that self-help groups for women in Tanzania benefited from several government initiatives such as the Social Action fund and loans from the Women's Bank. Other than the Women's Bank, there is also a government-funded training program where women qualifying for bank loans go through intensive training on entrepreneurial skills (UN 2009).

The practise of self-help groups has also been prominent among Asian countries. It is countries such as Bangladesh, India, Nepal and Cambodia where the group concept is largely traceable to the Grameen model of Bangladesh (Addae-Korankye 2012; Atteraya *et al* 2016; Biscaye *et al* 2014; Bullen & Sakheang 2015; Fernandez 2006; Montgomery & Weiss 2005). For instance, subsequent to experimental research projects on the provision of credit to rural poor particularly women, the modern microfinance system which led to the establishment of several self-help groups in Bangladesh was born in the 1970's (Krishnaveni & Haridas 2014; Montgomery & Weiss 2005). Amongst self-help groups established in 1970s was the Grameen model of self-help groups which were meant to give loans to poor people particularly women who were working in groups and able to collectively guarantee loan repayment for each other (Jena & Patro 2016; Krishnaveni & Haridas 2014; Montgomery & Weiss 2005). Furthermore, the aftermath of the war also saw the Bangladesh Rural Advancement Committee (BRAC), which is an NGO, coming on board with a special focus on the rehabilitation of the landless women and children through assisting them with microloans. These microloans were used by the landless women to engage in group income generation activities through micro-enterprises

such as engaging in food processing and rearing of small livestock (Bhatt & Tang 2001; Jeyanthi 2013).

In South Asia, particularly in Nepal, NGOs played a critical and influential role in facilitating the empowerment of women through several initiatives, including linking micro-finance institutions with self-help groups (Acharya *et al* 2007; Atteraya *et al* 2016). Such initiatives were promoted as a key poverty alleviation strategy that enabled poor women in particular, to cope with the adverse economic and social impacts of structural adjustment policies where several safety nets were withdrawn by the government (Acharya *et al* 2007). However, it has been noted that, unlike in South Asia, most governments, particularly in sub-Saharan Africa, lacked such explicit policy frameworks that are designed to link self-help groups to the formal financial institutions (Biscaye *et al* 2014; Gugerty *et al* 2018). In India, the concept of self-help groups among women gained popularity as a result of a pilot programme that was initiated around the early 1980s with an NGO called MYRADA. Other than establishment, MYRADA further facilitated the strengthening of institutional capacities of these women's self-help groups through undertaking tailor-made training programmes for their members (Biscaye *et al* 2014; Fernandez 2006; Gugerty *et al* 2018). The NGO also lobbied for policy change to the government of India and also linked self-help groups with banks for funding and markets for their products (Gugerty *et al* 2018). It is, however argued that, India is one country where the SHG approach managed to spread at a faster rate due to support by government, the banks and NGOs (Gugerty *et al* 2018; Yntiso 2015). Subsequent to support by government, banks and NGOs, India has more than 1.5 million self-help groups- a bulk being savings clubs (Biscaye *et al* 2014; Gugerty *et al* 2018). Through partnership with the Indian government, the National Bank for Agriculture and Rural Development (NABARD) launched a savings group linkage programme which facilitated financial assistance to self-help groups in the form of affordable and cheap capital loans (Gugerty *et al* 2018). As argued by Nirmala and Yephthomi (2014), the Indian government supported programs of self-help groups with the objective of achieving women empowerment since time immemorial. Evidence shows that women who belonged to weaker sections and minorities were encouraged to be involved in self-economic activities so as to be in a position to raise family income while mitigating poverty and promoting rural livelihoods amongst poor women (Biscaye *et al* 2014; Gugerty *et al* 2018; Sreeramulu & Hushenkhan 2008).

To buttress the above observation where the government of India partnered with banks in supporting self-help groups, it has been further indicated that the government of Andhra Pradesh in India also provided larger space for women's self-help groups as its strategy for poverty alleviation. These self-help groups are found in different models such as community collective groups like peer groups, producer groups, savings and insurance groups, and the women thrift cooperatives (Birchall 2004; Gabal & Chandrasekhara 2003; Gugerty *et al* 2018). The women thrift cooperatives were promoted under the Cooperative Development Foundation where women, regardless of their economic status become members and access funds generated from member's savings (Gabal & Chandrasekhara 2003). Thus, the group approach in rural development schemes in India came into force to reinforce the concept of collectivism which was the basic building block of the Gandian philosophy where people work together in solving their own problems and challenges (Lahiri-Dutt & Samanta 2006). Self-help groups for women in India are also being supported through a program on Development of Women and Children in Rural Areas (DWCRA) whereby their activities are seen running parallel to cooperatives, despite them being not formally institutionalised cooperatives (Lahiri-Dutt & Samanta 2006). The economic activities they engage in as women's self-help groups under the DWCRA allowed the members to earn extra income to live on while the various training skills given to the groups by different organisations help in imparting knowledge on a range of subjects such as gender issues, health and sanitation, agriculture and business management (Galab & Chandrasekhara 2003; Lahiri-Dutt & Samanta 2006).

Studies have also shown Cambodia as another Asian state where the establishment of self-help groups among the rural poor has been part of their history and social fabric (Bullen & Sokheang 2015). Literature has traced the formation and growth of self-help groups in Cambodian communities to the 1950's during the period of monetisation of the Cambodian rural economy which placed a significant number of the rural resources in a dire situation that made it difficult for people to afford the minimum basic standards of living (Bullen & Sokheang 2015). Furthermore, it has been highlighted that the period of the 1990s marked a moment where self-help groups increasingly became a popular tool among development agencies and for the government and as such, several NGOs in Cambodia started to utilise the concept as a community development approach (Bullen & Sakheang 2015). Similar to India, the strength of Cambodia concerning self-help groups lies in partnerships between government and NGOs. Working with the Ministry of Agriculture, Forestry and Fisheries, an NGO called The Partners

for Development in Kampuchea successfully supported activities of self-help groups in introducing livelihoods options and training packages to the poor local communities (Bullen & Sakheang 2015). The trend has been almost similar in South America, particularly in countries such as Bolivia, Guatemala and Brazil where cooperative work through self-help efforts were directly sponsored by NGOs, enabling the poor people to form groups based on family ties and common neighbourhood concerns (Heifer 2013; IFAD 2014; Martin 2014; Montgomery & Weiss 2005). For example, in Bolivia, an NGO called Banco Sol played a critical role in the establishment of self-help groups through giving out loans (Bhatt & Tang 2001; Montgomery & Weiss 2005).

In Guatemala, the joint programme between the UN Women, FAO, IFAD and WFP was critical in creating, supporting and developing rural women-led self-help groups and related enterprises (IFAD 2014). In Brazil as well, an international NGO called Heifer Brazil-Argentina played an instrumental role in supporting the growth and activities of women's self-help groups especially those involved in sheep rearing in the Pedra Miuda community (Heifer 2013). Furthermore, the same NGO in Brazil also supported the Daughters of Land in Canoa de Dentro community which is a women's self-help group that specialised in the processing and selling of organic agricultural products such as pulps, jellies and jams with material and equipment needed to produce such products (Heifer 2013). Noteworthy is the fact that in Brazil, the self-help group schemes are largely formalised to an extent of being linked to the banks and other specialised financial intermediaries as an upfront savings product (Martin 2014). It has also been argued that, just like in Asia and Africa, the formation and development of the SHG concept in South America were largely linked to the period of the economic crisis that was caused by the adoption of SAPs. Literature reveals that, in the wake of the 1980s' economic crisis, the majority of low-income urban and rural women within their neighbourhood started to establish self-help groups as an attempt to meet their family's survival needs in countries such as Mexico, Peru, Brazil, Nicaragua (Berntsen 2017; Huiskamp 2000; Huiskamp & Hartmann-Mahmud 2001; Kogan 1998; Martin 2014). Thus, the formation of self-help groups by women in the above-mentioned countries was motivated by the women's common identities as wives and as mothers who had a role to play as the general custodians of their families.

The experience in Mexico goes beyond formation of just individual self-help groups and involves clustering of self-help groups in associations. An example being the formation of *Asociación de Mujeres Compeñinas de la Huasteca (AMCHAC)*, an association of peasant women in Huasteca region of Veracruz (Huiskamp 2000; Huiskamp & Hartmann-Mahmud 2001). The AMCHAC is a regional confederation of eleven locally-based women's self-help groups in Mexico and on its formation; it was grounded on the principles of self-help development and local empowerment for the poor women. The major activities of the groups affiliated to the regional confederation revolve around micro enterprises projects such as gasoline-powered maize mills, group agricultural activities, such as chicken and small livestock rearing and maize and citrus cultivation (Huiskamp 2000; Huiskamp & Hartmann-Mahmud 2001).

Literature further shows that the development of self-help groups in Peru is linked to the economic challenges associated with adoption of the SAPs in the global south (Addae-Korankye 2012; Kogan 1998). To mitigate these economic hardships, poor women were forced to resort to soup kitchens groups meant to address growing food shortage amongst vulnerable women (Kogan 1998). It is striking to note that the majority of these soup kitchens were however, formed by the mother's clubs where women would have cooking shifts in the group with the state having a crucial role in subsidising the group activities as a way of making the supply of meals cheaper, affordable and sustainable (Kogan 1998). Thus, in Peru, there is evidence that such women groups were actually recognised by the state and that they were also largely dependent on government for financial assistance. It is further argued that, apart from the major objective of providing quality low price meals to the vulnerable women, several of these soup kitchens groups were also able to engage in other activities such as the provision of day care services within their communities; while others engaged in minor business enterprises such as sewing and knitting to raise extra income for their families (Kogan 1998).

In Nicaragua, the group schemes for women are largely visible through the rural women cooperatives of small-scale farmers. About 80% of these small-scale women farmers are organised in farming cooperatives (Berntsen 2017). These women's farming cooperatives are largely prompted by high levels of malnutrition and food insecurity amongst rural communities in Nicaragua. As such, women's farming cooperatives became mechanisms through which

poor rural women could access agricultural inputs, credits and capital, and market connections; all in an endeavour to improve food security for their families (Berntsen 2017). Amongst others is a women's farming cooperative called Mujeres del Volcan which specialises in growing and selling of vegetables and other processed foods such as jam, bread and cakes, while Mujeres Chispas women farming group specialises in producing organic products such as coffee and vegetables which are largely sold to tourists (Berntsen 2017).

Worth noting from the discussion above is a threefold common thread that emerges. First, contrary to pre-and colonial era, evidence shows how adoption of SAPs and their subsequent economic crisis in 1980s have given rise to economic significance of various self-help groups in developing countries. Such economic significance has to a large extent form the basis on which the post-colonial era saw sudden widespread recognition by governments including institutionalisation and legislation of activities of most self-help groups including those run by poor rural women. Second, evidence suggests that the formation of self-help groups in most African, Asian and South American states was done as a direct collective and coordinated response by poor communities to growing vicious cycle of poverty and marginalisation commonly faced by poor rural communities particularly women. It is in light of the above observations that self-help groups are now common in countries such as Uganda, Zambia, Ethiopia, South Africa, Zimbabwe, Bangladesh, India, Nepal, Cambodia, Brazil, Mexico, Peru and Nicaragua just to mention a few countries. Third, an analysis of the available literature points to the fact that there is no clear-cut theory concerning the origin of women's self-help groups although several attempts have been made to describe the factors that seem to have affected the initiation of mainly self-help groups across the globe. However, key amongst these factors is the perceived benefits provided by such groups in the sense that self-help groups generally have been taken to be an old and well-established principle for the harmonious development of individuals and communities.

2.6 Self-help groups as possible drivers of poverty alleviation and women empowerment in developing countries

The SHG approach provides both a platform and an alternative avenue to strengthen collective capabilities that enable the fulfilment of individual choices that many consider being difficult

or rather impossible without collective support (Badejo *et al* 2017; World Bank 2001). In this way, collective action of self-help groups has seen poor rural women mobilising each other around common concerns as an effective method to harness the power of the group to solve their problems (Badejo *et al* 2017; Gugerty *et al* 2018; Weingärtner *et al* 2017). Collective action through self-help groups specifically sought to help diverse groups of the poor and the socially excluded to mobilise together as a way of exercising their voice and choices in demanding broader institutional changes that can help to improve their lives and livelihoods. It has been further argued that collective capabilities are the new choices that the individual alone can neither have, nor be able to achieve unless one joins a collective group in the form of self-help groups. This however implies that, by participating through collective action, poor people are likely to achieve better outcomes that they value as individuals (Roy *et al* 2018; Yntiso 2015). Evidence in the literature further shows that through joining self-help groups, positive changes can be noticed in women self-perception, their relationship with family and the community where improvement in the social status of the family, respect from neighbours and participation in community activities improved for the members (Gugerty *et al* 2018; Kabeer 2005; Lahiri-Dutt & Samanta 2006; Vijayanthi 2002). The guiding principles of self-help groups for women stress on organising the rural poor women into small groups through the process of social mobilisation, training and provision of lines of credits for project start-ups with the main objective being to improve their social and economic standing and profile in the society (Gugerty *et al* 2018; Jena & Petro 2016; Weigärtner *et al* 2017). The evidence in the previous discussions also shows that the practise whereby poor women engage in economic activities through self-help groups has not been peculiar to one continent but found to be a common phenomenon in Africa, Asia and Latin America.

Against the background above, Ugandan literature shows that being part of the self-help groups in the country has helped poor rural women in using their group savings to start profitable small businesses such as opening up of small shops and breeding of small livestock (Aikuruwa *et al* 2014; Flynn 2013). It has also been further observed that, in Uganda, most women's self-help groups generally undertook income generating projects in the following activities: bee keeping, livestock rearing, candle-making, tie and dyeing of cloth among other activities (Afrinspire 2013). The TumbuYetana women's group found in Bangokho rural areas of Uganda is a notable example of a women's self-help group where monthly contributions are made by group members who later on borrow from the group fund and pay back the loan with interest (Self-

help Approach Newsletter 2010). However, it is argued that, this particular group managed to diversify its operations by venturing also into small livestock production where chicken and goats are reared for sale apart from lending money to its members. The diversification of the group's operations enabled it to strengthen its financial position as income and profits are obtained from more than a single line of economic activity (Self-help Approach Newsletter, 2010). The profit made out from group enterprises is normally used as capital to buy inputs for the project whereas in some cases the rest is split among the group members and this in turn help to increase income and quality of life for the members and their households (Afrinspire 2013). Evident of the above is the fact that, micro-credits and saving programmes of self-help groups have become popular because micro-loans are used to fight poverty by the rural women (Flynn 2013).

It has also been noted that self-help groups in Mbarara District in Uganda have been empowering rural women through facilitating their increased participation in the market and enabling them to have access to lines of credits and capital which they use to start-up their income generating projects (Afrinspire 2013). Additionally, it has been noted that women's self-help groups in rural areas of Masuliita in Uganda were in a position to promote community health issues in their communities through helping each other dig pit latrines, which the majority of them did not have prior to their joining the self-help groups (Flynn 2013). In addition, Ugandan experience has shown how women participation in self-help groups have boosted their confidence, negotiating skills and their ability to serve their communities in other development related activities such as community rehabilitation programmes (Atteraya *et al* 2016). The discussion on Uganda acts as a precursor for the rest of African states that the concept of self-help has been anchored on the SLF's principle of social capital, where the majority of poor rural women rely on social resources and assets such as communities' networks of mutual trust and support to sustain their livelihoods through operating self-help groups.

In Zambia, evidence shows a combined figure of 175 women's self-help groups with a total membership of more than 2 800 in Lusaka and Chibombo districts only as of 2013 (DMI 2013). The significance of these Zambian women's self-help groups is that they promote self-employment among the members through engaging in micro-enterprises such as retailing,

small scale farming and production of livestock (Mwanza 2016). Subsequent to Rwandan genocide that left behind women as vulnerable single bread winners, women's self-help groups became common choice where they could assist each other to preserve their livelihoods such as agricultural production, constructing houses and starting savings and credit schemes (Sorensen 1998). Furthermore, there were also women's war time support groups in Mozambique that were normally in the form of religious groups where love and community harmony was being fostered during the civil war period (Chingono 2015). In addition, it has also been noted that the post-war self-help groups had the duty to mobilise especially the poor rural women in their struggle for survival and peace through anti-war campaigns (Chingono 2015; Sorensen 1998). Thus, the discussion reveals that women's self-help groups are a vital tool especially in the aftermath of the war as they can mobilise resources and at the same time re-creating a sense of community togetherness through solidarity facilitation among the group members.

Studies carried out in Ethiopia also indicate that self-help groups promote economic empowerment among their members through access to affordable loans of low interest to the members (Weingärtner *et al* 2017; Yntiso 2015). Thus, through having access to cheaper loans, it has been observed that members of the groups are afforded an opportunity to borrow money to cover household expenses such as money to use for construction of their houses, to buy furniture, to educate their children and have money for health expenses (Aikaruwa *et al* 2014; Swain & Wallentin 2009). There is also an example of a women' self-help group which operated agro-pastoral activities in Ofa and Kindo Koysha districts of Ethiopia that helped the members to cope with livelihoods shocks and stresses such as droughts and floods (natural disasters) through strengthening their social capital (Weingärtner *et al* 2017). Thus, regular savings and access to loans enabled these poor women to accumulate physical and financial assets and at the same time improve their financial security thereby reducing their vulnerability to livelihoods shocks (Weingärtner *et al* 2017). As argued by Yntiso (2015), several business enterprises in Ethiopia have been established by women's self-help groups, particularly amongst rural communities in the Southern Nations, Nationalities and People's Region (SNNPR) and this was achieved with the help of the Ethiopian Kale Heywet church. The most common activities these women ventured into include, cattle fattening, raising of chickens, weaving, producing and selling of handcrafts and selling of second-hand clothes, collectively

forming kindergartens for their children and venturing in retail stores, bakeries, and dairy farming (Yntiso 2015).

In South Africa, members of Sizanani self-help group from Mdletshe village in KZN Province were able to construct decent houses from the capital they loaned from the group. In another village called Amangwe, a group of women baked bread and scones for sale to the community (Zimele Report 2013; Sinamandla 2017). In Mpumalanga Province, poor women from a village called Sagwashi organised themselves in Ikageng self-help group and used their funds to buy wool and knitting needles to knit gloves, scarves and hats (Zimele Report 2013; Sinamandla 2017). Noteworthy, is the role played by NGOs in forming and supporting these women's self-help groups in the two provinces and beyond. In KZN for instance, NGOs such as Thusanang Trust, Ebenezer and USIZO were actively involved in the formation of various self-help groups while similar role was played by NGOs in Mpumalanga Province. In Nigeria, women's self-help groups are being used as platforms from where most of women have launched their political careers as female candidates to occupy political offices (Badejo *et al* 2017; Gugerty *et al* 2015).

In Nepal, women's self-help groups operating in remote Hill districts helped their members especially the illiterate with loans from the group fund for household expenses; while others borrow from the group to embark on micro-enterprises such as poultry and piggery projects with some even venturing in the production of traditional beer or local liquor for sale within their communities (Acharya *et al* 2007; Atteraya *et al* 2016). Women's self-help groups also help in reducing women's economic dependence on their male partners, while increasing their bargaining position in the household by conducting gender sensitization programmes for the husbands of members to discuss topics that range from violence against women to topics of household responsibilities and gender roles (IFAD 2013). Studies have also shown that in Nepal, women with disabilities also benefited from membership to self-help groups where they even managed to get formal employment, accessed vocational training, managed to start family life and also to participate in community affairs (Dhungana & Kusakabe 2010). This, however, is an indication that women's self-help groups lead to transformative actions that enable individuals to change balances of power in social, economic and political relations in society, a situation that allows poor women to have freedom of choice, equal access to domestic and

community resources, opportunities and power (Vijayanthi 2002; Nirmala & Yepthomi 2014). In turn, through these self-help groups, it was easier for members to expand their access to markets and capturing more of the value chain in the sector of agriculture (Acharya *et al* 2007).

Experiences from Iran shows that, emerging rural farmers commonly come together as organised groups as a way of fighting poverty where farmers collectively negotiate for better prices and discounts for transport, inputs and prices for their produce in addition to the adoption of agricultural technology that help mainly farming groups to boost their production (Allahdadi 2011; Gugerty *et al* 2018).

In India, rural women in Bengal area are involved in agro-processing, house-hold manufacturing such as making flower vases, cotton and woollen garments, traditional crafts such as leather work, bamboo work and pottery, fisheries and livestock rearing (Biscaye *et al* 2014; Jeyanthi 2013; Lahiri-Dutt & Samanta 2006). In an Indian rural village called Garade, rural women folk organised in a self-help group have collectively engaged in an anti-liquor campaign to stop excessive alcohol consumption by their male counterparts after realising the shattering effects that it has within their households (IFAD 2013; Mishra 1999). Furthermore, as argued by Galab and Chandrasekhara (2003), in India but also in Bangladesh, women participation in self-help groups has improved both their reproductive choices and access to credits which in turn reduced their dependency on money lenders and on their male partners such as husbands (Birchall 2004; Bhatt & Tang 2001; Galab & Chandrasekhara 2003; Kabeer 2005). Studies conducted in the areas of Pulianthope in Chennai, Bangladesh, reveal that self-help groups serve as decentralised channels for reaching out benefits to poor women where women are empowered through a series of capacity building programmes conducted to enhance leadership and awareness levels of women on issues related to income generation, women rights, decision making, health and immunisation (Vijayanthi 2002).

Several Argentinean women mobilised themselves into women's human rights groups such as the Madres de la Plazade Mayo, where through collective action, the politically inactive housewives were able to show their solidarity through political actions of rallying in street protests to demonstrate against the disappearance of their relatives due to the brutal military

regime in the late 1970's (Huiskamp 2000; Koepsel 2011). Evidence further shows that the neighbourhood-based self-help groups were formed by low-income women who were mainly market vendors for the purpose of meeting their family survival needs through engaging in savings clubs where they received small and short-term working capital loans to engage in income-generating activities (IGAs) such as self-help micro enterprises projects for their livelihoods (Addae-Korankye 2012; Huiskamp 2000). In Haiti, poor women who form a significant portion of Haitian peasantry contributed to the cultivation of social capital through forming a loan system that was championed by women's clubs (Joseph 2018). Such a loan system has in turn, enabled these poor women to prevent further deterioration of the welfare within their communities and households following economic and political instability in late 1980's (Joseph 2018). It has also been established that in South America, especially in Guatemala, women participation in self-help groups has enabled the poor rural women to enhance their leadership skills to an extent of being in a position to influence and fully participate in the shaping of laws, policies and programmes that all have a bearing on their livelihoods (IFAD 2014). This was made possible as a result of the increased self-esteem and confidence women gained as they work and interact in their groups. In addition, the participation of women in self-help groups in Brazil has also been noted to be contributing to the promotion of food security and increased income among the poor rural women. This was found to be the case for the Daughters of Land in the Canoade Dentro Community which is a women's self-help group whereby group members can generate income and ensure food security for their families through embarking on the processing and selling of organic products such as pulps, jellies and jam (Heifer 2013).

The foregoing discussion reflects the embedded potential of self-help groups in alleviating poverty and championing women empowerment particularly in poor rural communities. The study, thus, further argues that women's self-help groups are drivers of socio-economic changes in the circumstances and livelihoods of poor, illiterate and marginalised women particularly those residing in historically poor and underdeveloped areas such as rural communities. In light of discussion above, the chapter argues that the most impactful self-help groups (across sectors), were those recognised by the state through legislation and subsidies, and those recognised by the banking sector and were, thus, able to access loans. To a large extent, this confirms the significance of 'financial capital' and 'social capital' in enhancing and boosting activities of self-help groups especially women's self-help groups. However, while

socio-economic impact of most women's self-help groups is well documented in the literature, what seems to remain unknown is survival and sustainability rate of these women's self-help groups. Thus, sustainability of women's self-help groups may be a knowledge gap yet to be filled by empirical findings presented in Chapter Six. What is known is the fact that women's self-help groups are not without challenges and weaknesses. The next section focuses on the challenges faced by women's self-help groups in the developing world.

2.7 Challenges facing women's self-help groups in developing countries

Notwithstanding the significant role played by self-help groups across various sectors in helping to improve the livelihoods and circumstances of the poor masses particularly rural women, the operations of these groups are not without challenges or criticism. These challenges could broadly be grouped into two categories - namely: internal and external challenges. Some of the examples of internal challenges to be discussed include lack of leadership skills, weak management and embezzlement of funds, exclusion of the poorest from group participation, low quality of products collectively produced and lack of trust among the group members. With regard to external challenges, the following are discussed: inaccessible markets, lack of advisory services and technical assistance, lack of support from family members, lack of policy and legislative framework from governments and likelihood of increased debt for the members from their borrowings (Acharya *et al* 2007; Ballem & Kumar 2010; Bhatt & Tang 2001; Essia *et al* 2013; Flynn 2013; Jena & Patro 2016; Krishnaveni & Haridas 2013; Lahiri-Dutt & Samanta 2006; Mwanza 2016; Nirmala & Yephthomi 2014; Panwar 2015; Sesoko 1995; Torri 2012; Yntiso 2015).

With regard to internal challenges, literature shows that reliance on traditional methods or technology has made it difficult for some self-help groups, especially those operating in manufacturing and processing activities to respond to the needs of markets due to poor quality of either their products or services. This has, in turn, led to these self-help groups struggling to attract potential new customers while losing the few existing ones to well-established retail stores in the market (Krishnaveni & Haridas 2013; Mwanza 2016). The challenge is compounded further by the lack of adequate sales promotion measures or marketing strategies and absence of proper branding and unattractive packing systems of their agricultural products

(Mishra 2016). There are also instances of internally perpetuated corruption experienced by some self-help groups. For instance, in groups with huge financial savings, some officials or members who are often leaders tend to exploit the ignorant and illiterate members in order for them to earn a lion's share of the profit from the group's income (Sesoko 1995; Mishra 2016). Exacerbating this challenge is the absence of banks, particularly in rural areas. For instance, about 860 out of 911 Ethiopian self-help groups in Sidama area are found to be keeping their savings with designated individual members mainly because they have no bank accounts - with several incidents and complaints about unaccounted monies reported already (Mishra 2016; Yntiso 2015).

Lack of leadership remains one of the challenges. In India, several women's self-help groups have appointed their group leaders based on their academic accomplishment than natural leadership qualities and skills. Such leadership vacuums led not only to some form of dictatorship, but also to unintended consequences whereby the husbands of the team leaders become virtual leaders behind certain key decisions made (Lahiri-Dutt & Samanta 2006; Mishra 2016).

Evidence further shows that, due to caste hierarchies, particularly in South Asian countries and religious differences among some African countries, several women's self-help groups often encounter the challenge of lack of total participation by all members. There are also instances whereby members, especially those who perceive themselves illiterate, are not willing to openly share information in the group thereby increasing levels of intra-group discordances as real cohesiveness lacks within the group thereby leading to its fracture and eventual collapse (Atteraya *et al* 2016; Brody *et al* 2015; Weingärtner *et al* 2017). In Nepal, for example, the women of the Terai caste, who are the most socially excluded and under-privileged caste group, usually lack self-confidence to make their voices heard; something that even negatively affect the socio-economic gains of their self-help group membership (Atteraya *et al* 2016). Some of women's self-help groups collapsed due to poor participation by women who are submitting to certain cultural and religious beliefs. For instance, the Muslim women who are considered as lacking total control over their movement and their finances, could not fully honour and participate in certain group activities and thus, contributing to high incidences of group collapse as the women find it difficult to cooperate well with others (Lahiri-Dutt & Samanta 2006; Torri

2012; Weingärtner *et al* 2017). In Ethiopia for example, the Tearfund's approach in promoting self-help groups was being championed by protestant faith-based organisations (FBOs) and as such, the Walayita self-help group membership excluded people outside these networks (Weingärtner *et al* 2017). Thus, lack of stability and unity among self-help groups due to several reasons, have been observed as the major causes that led to the disintegration of women's self-help groups in the developing countries.

Literature further shows that, in some cases, the animosity and disunity among self-help group members is something that has been attributed to differences in age and marriage status, especially in those groups that constitute both young and old women. For instance, in countries such as Nepal, self-help groups have been experiencing a decline in group membership as a result of lack of homogeneity within the groups. That is, once young unmarried women become married, they basically lose interest in group fund-raising initiatives whereas in some cases these women would leave the villages all together. In Ethiopia, lack of homogeneity has been noted to be common in self-help groups that comprised of both the young and the old members, and the infirm who basically find it difficult to participate in weekly savings and to engage in income-generating activities (Acharya *et al* 2007; Weingärtner *et al* 2017). It has also been noted that some of these groups are being hijacked by individuals claiming and pleading poverty while they in fact, could still have made it without taking up membership in these self-help groups. In turn, they perpetuate further marginalisation and exclusion of those perceived to be too poor and illiterate to be group members. For instance, women experiences in Kachia grazing reserve in Nigeria show how the poorest women were excluded from joining such groups due to the conceived 'slave' status attached to them (Badejo *et al* 2017; Brody *et al* 2015). Similarly, in Sri Lanka's SANASA and Bangladesh's rural advancement committee (BRAC) initiatives, group members identified and excluded some people within their villages whom they perceived to being too poor and unsuitable for self-help group membership (Bhatt & Tang 2001). Another weakness or criticism levelled against women's self-help groups is their failure to develop a second line of leadership that should take over leadership from aging generation of the founding leaders (Torri 2012). This threatens the sustainability of these women's self-help groups. It has also been noted that some women members of self-help groups generally lack the enthusiasm to partake in group activities leading most of such self-help groups to promote lopsided women empowerment whereby empowerment is only confined to the leaders since they are the ones given the opportunity to dominate others in the

group (Lahir-Dutt & Samanta 2006). Thus, under such circumstances, groups tend to collapse and disintegrate because leaders who over stayed their welcome eventually create and promote weak management, malpractice and lack of transparency to an extent of failing to disclose all the information about the group especially details of account books (Weigärtner *et al* 2017).

Another notable challenge commonly faced by self-help groups in general and women's self-help groups in particular is lack of professional advice and technical assistance to the group members especially in view of the fact that the majority of such self-help groups are established by people from poor backgrounds and marginalised areas (Krishnaveni & Haridas 2014; Mishra 2016). Lack of these essentials coupled with high rate of illiteracy and lack of human capital among self-help group members, further compromises their ability to meaningfully participate in administrative and business activities of their groups. Consequently, they end up borrowing money from the group fund to invest in business enterprises that have minimum profit potential, something that leads them to a vicious circle of poverty and debt trap (Krishnaveni & Haridas 2014; Mishra 2016). While, in some cases, the members would utilise all the borrowed money for domestic purpose thereby failing to generate more income and consequently, this becomes a burden for most members to repay back the loans leading them to be trapped in debt and possibly to institutional failure in the long run (Bhatt & Tang 2001; Gugerty *et al* 2018; Weingärtner *et al* 2017). Thus, if self-help group loans are not managed well by the members, they can actually push them to indebtedness something that can further lead the members to be excluded in the long term.

In terms of external challenges, literature shows that a significant number of self-help groups globally, are facing difficulties in accessing the markets. Making accessibility of markets difficult is among others, remoteness of rural areas where most of these self-help groups operate from; poor road infrastructure and unaffordable transport costs (Allahdadi 2011; Krishnaveni & Haridas 2013; Mishra 2016; Nirmala & Yephthomi 2014; Sesoko 1995). For example, in Masuliita found in Wakisa district of Uganda, most of women groups' business entities lacked markets for their produce and products as a result of poor road networks, vending zones, lack of internet facilities, and being geographically located away from urban centres (Flynn 2013; Mishra 2016). However, the phenomenon of lack of markets is not only peculiar to African states. It is also prevalent in South Asia particularly in countries such as

India and Nepal. Most self-help groups in Burdwan in West Bengal in India went to the extent of abandoning their business ventures owing to challenges associated with the marketing of their products (Lahiri-Dutt & Samanta 2006; Berntsen 2017).

In addition, most self-help groups also suffer from the challenge of lack of legal personality since in the majority of cases they are not officially registered with the authorities governing such entities in different countries (Badejo *et al* 2017; Gugerty *et al* 2018; Yntiso 2015). This, in turn, makes it difficult for these self-help groups to be recognised and financed by institutions such as banks, NGOs and government since they are not seen as legal entities (Badejo *et al* 2017; Gugerty *et al* 2018; Yntiso 2015). This is further compounded by the fact that most governments of developing countries have not been able to create explicit policy frameworks that are designed to link activities of self-help groups with either government's funding programmes or with the formal financial institutions such as commercial banks (Gugerty *et al* 2018; Mishra 2016; Scoones 1998). Thus, lack of proper regulatory protection and the informal nature of most self-help groups make it difficult for them to be officially recognised. This further limits their governance and longevity, especially in the event that institutions promoting and supporting self-help groups exit the area where these groups are found (Ballem & Kumar 2010; Flynn 2013). This implies that, most self-help groups are characterised by lack of specialists in business and commerce to advise especially the women's groups on business management skills and on legal issues. This, in turn, poses a threat to funding prospects and sustainability of these self-help groups especially in cases where they are not recognised as legal entities (Badejo *et al* 2017). In Nigeria, for example, it has been observed that there are low linkages of self-help groups with the formal financial institutions such as banks and NGOs; something that led to only a few self-help groups being able to access credit facilities for their members (Badejo *et al* 2017; Essia *et al* 2013).

Another challenge that has been found affecting several self-help groups on the African continent, parts of Asia and South America is lack of access to land by the members, especially in pastoral communities where agriculture is commonly practised. This prevents the members from fully engaging in their business activities such as farming and rearing of livestock (ILO 2018; Joseph 2014; Nguyen *et al* 2019; Yntiso 2015). This was found to be the case since the control over land is considered a privilege for the male counterparts due to the patriarchal

nature of most African, Asian and South American societies. This also demonstrates the significance of land as part of ‘natural capital’ in the activities of women’s self-help groups.

It has also been observed that, in cases whereby self-help groups are established and promoted by NGOs in rural communities, the main focus of these organisations will be on the quantitative side rather than on the qualitative side of these self-help groups. That is, self-help groups are established with the assistance of NGOs merely as a way of providing some form of justification to the donors for the funds they receive so as to be seen doing something of note in the area of promoting women empowerment and poverty alleviation (Panwar 2015). Under such circumstances, social mobilisation to the intended beneficiaries of self-help groups is limited thereby prompting the prospective members of self-help groups to end up joining the group for the sake of receiving subsidies and other perceived benefits from the NGOs. This has been noted as something that compromises the sustainability of most such self-help groups in the long run. Essia *et al* (2013) also indicate that in Nigeria, for example, the formation of self-help groups was generally a response to the government policy on donor projects whereby people formed the groups as a way of accessing loans that were earmarked for registered cooperatives and registered groups. Thus, several such groups were quickly fixed organisations that were packaged to extract personal gains as no major achievements were recorded after their formations. In addition, in countries such as Uganda, several NGOs have been criticised for compromising the sustainability of self-help groups as they gave hand-outs to the members, thereby creating a dependency of poor women in these groups to associated external aid (Flynn 2013).

While a differentiated and diversified approach may be key, in Ethiopia for example, there has been some cases of inconsistency among the promoters of self-help groups. Ethiopian literature shows that organisations that promote self-help groups employ inconsistent approaches including a variation of approaches where some inject funds to the group in the form of seed money, while others make use of a matching grant/funds and where some give allowance to the members for attending meetings (Lahiri-Dutt & Samanta 2016; Yntiso 2015). Thus, it has been established that such an unhealthy competition by donors cause unnecessary antagonism and lack of cooperation among self-help groups especially when they are operating in the same geographical area (Flynn 2013). Studies have shown that the majority of rural women in most

African countries especially from the marginalised sections of the society face the challenge of lack of support from their husbands and in-laws (Berntsen 2017; Flynn 2013; Jena & Patro 2016; Weingärtner *et al* 2017). For example, studies conducted in the Wakise district of Uganda show that some men have not been supportive to their wives for the fear that once they join these self-help groups, they will become less subordinate and economically less reliant on them; thereby making it difficult for the husbands to control their wives (Flynn 2013; Panwar 2015; Weingärtner *et al* 2017). Thus, economic empowerment of individual women who participate in women's groups have a tendency of invoking negative reactions especially when the community and other structural factors linked to gender inequalities are not adjusted to suit such women's changing roles, therefore, this increased chances of domestic violence against women (Brody *et al* 2015).

The challenges perpetuated by patriarchy are not only peculiar to African countries as they are also witnessed and experienced in South Asia, particularly in countries such as India and Nepal. Evidence shows that some husbands actively prevented women from going out of the home through a variety of forms such as domestic quarrels, violence and other forms of intimidating behaviour (Lahiri-Dutt & Samanta 2006; Torri 2012). Torri (2012) further indicates that in worst cases, some of the husbands even spent the women's savings as a way of making their (re)payments to the group formation to become irregular all as an attempt to discourage their membership to the group (Berntsen 2017). Further studies done in Nicaragua also revealed that, because of the patriarchal nature of their society, a lot of husbands have not been supportive to their wives' initiatives of establishing and joining women's self-help groups (Berntsen 2017; Flynn 2013; Panwar 2015; Weingärtner *et al* 2017).

There are also issues of political interference that majority of women's self-help groups in the developing countries are facing. For example, local political leaders and players impose group leaders of their choices to lead certain self-help groups without the consent of the group members (Allahdadi 2011; Lahiri-Dutt & Samanta 2006; Mishra 2016). The discussion above shows that the performance and efficiency of self-help groups in alleviating poverty and empowering women in the developing countries across the globe have not been without internal and external challenges.

2.8 Possible interventions and strategies to improve the performance of women's self-help groups

The discussion in 2.7 above provides an analysis of challenges that hinder the effectiveness of self-help groups in alleviating poverty among poor rural women. The focus now shifts to the analysis and discussion of possible interventions and strategies that can be adopted by these women's self-help groups especially in rural areas in overcoming their challenges. The following are some of the strategies that could possibly be considered. A need for technical support and advice particularly on marketing, financial management and other training related services for self-help group members by professionals in both the public and private sector, a need to develop and strengthen synergies with support institutions such as banks, micro-finance institutions, NGOs, donors and governments' agencies, a need to promote creation of homogenous groups, a need to change perspectives on gender relations, particularly in patriarchal societies and for the stakeholders to discourage over dependency by self-help groups on external aid (Flynn 2013; Kabeer 2005; Luhiri-Dutt & Samanta 2006; Mishra 2016; Mwanza 2016; Sesoko 1995; Panwar 2015). NGOs and other intermediaries can play a key role in motivating, training and guiding especially women's self-help groups through organising campaigns and spread awareness on information related to marketing, financial management and leadership skills (Flynn 2013; Mwanza 2016). By acquiring the knowhow, the self-help groups will basically be able to carry market assessments before engaging in any economic activity since the outcome of their micro enterprises depends largely on the selection of the key activity the group ventures into (Mishra 2016; Panwar 2015). For instance, government's intervention through support programme for small-holder farmers in Tanzania led to improved marketing performance and strengthening existing groups through the provision of skills training in marketing, entrepreneurship at the same time linking all these groups to other chain actors in the value system (Barham & Chitemi 2009; Mishra 2016). Thus, Sesoko (1995) notes that careful analysis of marketing opportunities prior to the initiation of a self-help group's project is vital especially if the self-help groups enterprises are to become viable and sustainable.

Another possible intervention could be external assistance by key role players such as NGOs. These institutions could potentially play a role in organising, and funding training sessions on leadership, financial reporting and learning visits by women members of the newly established

or low performing self-help groups to those seen as successful and best performing (Weingärtner *et al* 2017). Such interventions may in turn, assist these women's self-help groups in establishing some group revolving funds. In order for these self-help groups to be sustainable, awareness generation about their activities need to be enhanced especially in the context whereby there is need to up the training and capacity building for the different stakeholders who are engaging in the promotion of self-help groups among women in rural communities (Mishra 2016). From the perspective of the SLF, this should be done to promote the 'human capital' which is a critical source of knowledge and skills required in order for self-help groups to alleviate poverty and empower poor rural women. Furthermore, the significance of policy and legislative framework in attaining sustainable self-help groups amongst rural women in the developing world should also not be underestimated. Government should create supportive and enabling legislative environment while private sector particularly commercial banks and donors should avail technical training and funding opportunities for women's self-help groups. Any relationship or support - whether from government, support agencies, donors, NGOs or commercial banks - it should be built and guided by principles of bottom-up decision-making process. Torri (2012) also argues that if self-help groups are to be used as a sustainable strategy for poverty alleviation and emancipation of rural poor women, then the self-help groups ought to be of reasonable size to forge solidarity among the members as this will make it easier to build up on self-help capabilities through the mobilisation of village savings.

Clear programme and plan on how to encourage and teach men to be supportive of their wives who joined self-help groups also need to be a priority for all the stakeholders concerned. Literature from Uganda even indicates how some women's self-help groups have been able to hold special meetings where they invite their spouses such that they will have first-hand information of the socio-economic benefits their families derived from such institutions (Flynn 2013). The inclusion of spouses to such meetings has also been observed as having a net effect of making the husbands feel that they are not being totally excluded from the economic affairs of their wives.

Furthermore, it is argued that another way of enhancing the sustainability of these self-help groups is to have groups that are formed by members from similar socio-economic backgrounds and also from members who share common traits such as age group and marital

status (Flynn 2013; Lahiri-Dutt & Samanta 2006). Thus, if self-help groups are formed by people sharing common interests and characteristics such as people with common problems, needs, concerns, of same religious beliefs and political persuasions, this will help in preventing conflicts among the group members thereby making it possible for the group to stay together for a longer period of time.

In addition, it has also been argued that, the sustainability of self-help groups can be enhanced through the adoption of rotational leadership of the groups (Flynn 2013). Rotational leadership in self-help groups increases the ability of the groups to survive for long as this promotes accountability, transparency and have a tendency of preventing conflicts among the group members since this prevents one person from yielding too much power over the rest of the members in the group.

It is also argued that, the sustainability of self-help groups can be enhanced if the groups are encouraged to be inherently in-ward focused than to be out-ward focused whereby self-help group members rely and depend more on outside resources to sustain their activities (Flynn 2013; Kabeer 2005). That is, self-help groups as institutions, should instead, encourage the poor members to take the responsibility of improving their own lives without promoting so much dependency on the external resources or aid. In summary, an analysis of this section revealed that, despite a wide array of challenges faced by self-help groups, there always exist possible interventions and strategies that can be adopted to enhance the performance of self-help groups in alleviating poverty and empowerment for poor rural women.

2.9 Conclusion

The chapter reveals that women's self-help groups are a global phenomenon; although they are mainly contextual and territorial in nature. The experiences of women's self-help groups show how alleviation of socio-economic ills such as poverty and lack of empowerment amongst rural women requires a more collective and societal than individual effort and intervention measures. This requires a shift in mind set so that poverty alleviation and women empowerment are seen and treated as a societal than individual responsibility. More than anything, the evidence

presented in this chapter confirms the relevance and applicability of five selected principles or concepts of 'livelihood assets' and women's self-help groups as key in turning around the livelihoods of individual households including attainment of African proverb on '*ubuntu*'- "I am because we are". Thus, the SLF shows how the attainment of positive livelihoods outcomes relies on the number of livelihoods assets poor rural women can acquire and possess. Evidence further shows how women's self-help groups have over time, evolved from being pre-and colonial entities serving mainly women social welfare to post-colonial entities serving both social, economic and political emancipation of women. Thus, employing women's self-help groups as tools for collective and societal intervention, poor rural women could leverage their membership to empower themselves socially, politically and economically while alleviating all forms of poverty such as asset poverty, income poverty and opportunities poverty. However, a two-fold knowledge gap still exists. First, little evidence exists in literature that shows women's self-help groups as entities serving environmental issues such as deforestation and pollution (water, land and air), among other issues. It is undeniable that, hit hard by these environmental issues, poor rural women are working the land than any member of society. Second, while the socio-economic impact of most women's self-help groups is well documented in the literature, what remains largely unknown, is their longevity and the sustainability level of these women's self-help groups.

CHAPTER THREE

SELF HELP GROUPS AS POSSIBLE MECHANISM FOR POVERTY ALLEVIATION AND WOMEN EMPOWERMENT IN ZIMBABWE: THEORETICAL PERSPECTIVES

3.1 Introduction

In Chapter Two, the focus was on analysis of the origin, development and historical role of self-help groups as drivers of poverty alleviation and empowerment amongst rural women particularly in areas in Asia, South America and Africa. The focus now shifts to an analysis of effectiveness of self-help groups in alleviating poverty while facilitating rural women empowerment in Zimbabwe. As a global phenomenon (see also Chapter Two), self-help groups, particularly women's self-help groups in rural communities, are an integral part of Zimbabwean's social and economic landscape. Like anywhere else in developing countries, the significance of self-help groups in Zimbabwe is demonstrated by a growing number of rural women who continue to embrace the self-help group concept as a possible empowerment tool and strategy to fight growing poverty, amongst others. Thus, the chapter has a two-fold primary aim. First, it provides a critical historical overview of the emergence and development of self-help groups in Zimbabwe, particularly in rural communities. Second, it critically analyses the role and contribution of self-help groups in empowerment and poverty alleviation amongst Zimbabwean women, particularly poor rural women. To achieve the aims above, the chapter discusses:

- a. the historical overview of the origin and development of women's self-help groups in Zimbabwe.
- b. the experiences of rural women in Zimbabwe on poverty, disempowerment and marginalisation.
- c. how self-help groups alleviate poverty and empower rural women in Zimbabwe.
- d. hindrances in the operations of women's self-help groups in rural Zimbabwe.
- e. possible interventions and strategies to mitigate performance related challenges amongst women's self-help groups in rural Zimbabwe.

3.2 Historical overview of the origin and development of women's self-help groups in Zimbabwe

This section outlines the origin, development and role of self-help groups as possible mechanisms for poverty alleviation and empowerment amongst poor communities, particularly rural women in Zimbabwe. It sheds light on how self-help groups have been conceptualised and operationalised over time, particularly during the colonial era and the post-colonial era in Zimbabwe. It is however, worth noting that, the history of self-help groups in Zimbabwe is synonymous with the traditional Rotating Savings or Village Savings and Lending Groups and Savings and Credit Cooperatives (Entz, Karsgaard & Salomons 2016; Makoni 2014; Mashuku & Masiya 2014). Some of examples of associations under which these self-help groups affiliate to include the association of women clubs such as Toitei Association in Mutare District of Manicaland Province (FACT 2017), Bondolfi Beekeepers Association serving self-help groups in Masvingo Province (Nel, Illegner, Wilkins & Robertson 2000) and about six other associations operating in the Hwange District of Matebeleland North (Siambombe & Isaac 2018). A common trend in Zimbabwe is that, several NGOs have also been facilitating the establishment of self-help groups, particularly amongst poor rural women (Mago, Nyathi & Hofisi 2015; Makoni 2014; Mashuku & Mayisa 2014; Riddell & Robinson 1992; SNV 2018). While these associations, and to some extent, NGOs are high level structures, there are grassroots structures that are usually dependent on them for support. These grassroots structures include cooperatives, church mission groups, burial groups and women groups amongst others (Fletschner & Kenny 2011; Kabuya 2015; Kiprop & Ngetich 2018; Makoni 2014). In terms of their composition, these grassroots structures usually comprise between 15-30 members who self-select each other to jointly participate in the group activities such as contributing an agreed amount of money to the group fund on a regular basis (Entz *et al* 2016; Siambombe & Isaac 2018). Membership to these community-based groups is mainly based on shared background, such as common church membership, ethnic ties, business ties, friendship and same neighbourhood where members are brought together mainly by NGOs and other development partners (Entz *et al* 2016; Kubuya 2015; Mashuku & Mayisa 2014; Riddell & Robinson 1992).

Furthermore, the groups also undertake in different income-generating projects and any other such projects or programmes that have a bearing on improving people's living standards

through the reduction of poverty in the community (Entz *et al* 2016; Siambombe & Isaac 2018). In most cases, after the group members make contributions of fixed amounts of money to the group fund, the accumulated sum of money is loaned out to the members at an agreed upon interest (Entz *et al* 2016; Siambombe & Isaac 2018). Most women in Zimbabwe utilise self-help groups as an avenue to meet their economic interests by providing members with the much needed start-up capital for either individual or jointly owned micro-business enterprises as a way of enhancing their livelihoods (FACT 2017; Kubuya 2015; Makoni 2014; Mashuku & Mayisa 2014; Siambombe & Isaac 2018). In terms of their role, NGOs help with the training of self-help groups on topics such as constitution making, record keeping and issues related to governance (Entz *et al* 2016; Jaka & Shava 2018; Julia 1999; Riddell & Robinson 1992). Such trainings have been deemed essential, particularly for the sustainability and long-term performance of these groups. Thus, members are empowered to, among other things; decide on how to manage financial transactions of the group in a more transparent manner and coming up with competent leadership structures that will better manage the affairs of the group (Entz *et al* 2016; Mago 2013).

3.2.1 Pre-colonial and Colonial period: ‘From women’s clubs to missionary women’s self-help groups’

It is generally argued that women’s self-help groups have a long history in Zimbabwe, just as is the case with other African nations. The pre-colonial and colonial eras are a period when women were generally prohibited from owning assets such as livestock and land under the customary law (Gaidzanwa 2012; Makoni 2014; Raftopoulous & Lacoste 2001). In the pre-colonial period, women were already organising themselves into self-help groups as a way of making their lives easier through sharing of ideas, solving problems together and sharing information on several issues affecting their day to day living (Essia *et al* 2013; Makwenda 2016; Nyataya 2016; Wanjiru 2016). It was during the pre-colonial period that rural women in particular, met in the kitchens to teach one another how to prepare and preserve certain kinds of foods. They also met at the rivers when bathing to discuss their private issues and problems, while also advising each other on sexuality issues (Makwenda 2016). It is further indicated that during the pre-colonial period, the rural women also worked in groups, using them as platforms where elderly women taught the younger generation on traditional craftwork and related

activities such as basket weaving and pottery skills to enable the young women to make their own kitchen utensils (Benson 2015; Makwenda 2016).

The transition from the pre-colonial to colonial era was marked by the emergence of burial societies formed particularly by poor women and men in the early years of colonial occupation after 1890, among others. Burial societies epitomised self-supporting networks through the established organisational structures that were geared to the philosophy of self-help (Hall 1987; Raftopoulous & Lacoste 2001; Ranger 2004). These burial societies were established mostly by migrant workers who came to Zimbabwean mining towns from mainly Nyasaland and Portuguese East Africa (now known as Malawi and Mozambique, respectively). What is critical to note about these burial societies is that, these migrant mine workers formed such clubs as a way of assisting each other with repatriation, burial and funeral arrangements when they were in Rhodesia because they were of foreign origins (Chimedza 1984; Ranger 2004; Raftopoulous & Lacoste 2001). As members, these migrant mine workers would usually pay a joining fee in addition to a monthly subscription fee which was paid by the members to the group fund (Hall 1987). What is also striking to note from the burial societies is that, such clubs normally followed a bond of ethnicity with the average size of the groups ranging from 10 to 100 members. The first notable clubs that possessed the above characteristics to be formed were the Sena Burial Society and the Gazaland Burial Society which were formed in 1919; with the Africa Burial Society being formed later on in 1945 (Hall 1987; Ndubiwa 1974 in Hall 1987; Raftopolous & Lacoste 2001).

There is also another school of thought that is of the view that subsequent to rural-urban migration, the origin of self-help groups in Zimbabwe can be traced back to the colonial period when women's clubs became prominent in townships of Rhodesia in 1930s (Makwenda 2016; Schmidt 1992; Ziyambi 1997). During the 1930's, it was a common sight for the black women who had moved to the urban centres from the rural areas to be taught in groups on how to cook new food in the city and how to look after their homes (Kaler 1999; Makwenda 2016; Schmidt 1992). Thus, women who left their rural homes to settle in the urban areas had to replicate the groups and space they had in their traditional set-up and it was in such groups where they were taught several issues such as dress-making, crafts and the basics of reading and writing (Benson 2015; Kaler 1999; Makwenda 2016). It has also been indicated from literature that Musodzi

Ayema, who was popularly known as Amai Misodzi, was very instrumental in the formation of these early township women's clubs during the early period of colonisation and that she is the one who led to the formation of Young Women's Club Association which specialised in lectures that addressed the plight of African women residing in the city of Salisbury (now Harare) (Makwenda 2016; Schmidt 1992; Yoshikuni 1989). It is from this point of Zimbabwean history going forward, that several other women's clubs were later established under the auspices of various organisations such as the church and the police. Thus, women who were married to policemen in the colonial Zimbabwe formed Kuyedza women's club where the club was meant to emancipate women from poverty while at the same time, incorporating them into the political processes (Kaler 1999; Makwenda 2016). It has been further noted that, in addition to the burial societies of the early 1900's and the township women's clubs of the early 1960's, there were also some rotating women's saving clubs which were largely composed of poor rural women. Through rotating women's saving clubs, women contributed their savings over a period of time and that the money contributed was then given to a single member of the group on a rotational basis until all the members had their chance to receive their share (Makwenda 2016; Raftopoulous & Lacoste 2001). Helen Magwende, the wife to Chief Magwende, together with Ina Beck, who was a white woman and a wife of the local assistant native commissioner, joined forces and became instrumental in promoting these rotating rural women's clubs (Makwenda 2016). Consequently, the period saw an increase in the number of women's clubs from 52 in 1954 to 121 in 1956, before reaching 1 100 women clubs in 1970 (Kaler 1999; Makwenda 2016; Shaw 2008). Continued growth in the number of these women savings clubs led to a membership of about 1 500 women clubs in 1974 and 3 000 women clubs in 1975, with a total of around 60 000 active individual women members. The increase in the number of women's clubs led to the establishment of the Association of Women's Clubs (AWC), which was established with the help of Helen Magwende. The main mandate of the association was to unite all the clubs under one body for easy access to support and assistance (Makwenda 2016; Shaw 2008). Evidence shows that several women clubs affiliated under association of women's clubs thrived through the 1970's and that it was in the mid-1970's that some women's clubs, especially those that were urban-based, started to venture into cross border trading (Makwenda 2016). Furthermore, self-help activities of such clubs were also instrumental in equipping women with the marketing skills and channels for their crafts (Chimedza 1984; Makoni 2014; Raftopoulous & Lacoste 2001). However, as argued by Mago (2013) and Shaw (2008), the liberation war launched by the black Zimbabweans against the white settlers from 1975 to 1980 disrupted most of the activities of

the black rural women. This period witnessed the decline in the activities of women in their community clubs and groups either as burial societies or as women's clubs in general.

Other than these women clubs, colonial era also saw emergence of self-help groups aligned to missionary activities. For instance, in 1960s these self-help groups were linked to missionary activities with black people mobilised into self-help groups by the Catholic missionary church (Mago 2013; Makoni 2014). In these missionary self-help groups, women were being taught practical skills such as sewing, as a way of enabling them to earn extra income for their households and also for them to become virtuous wives who were selfless, tidy and industrious housekeepers (Kapungu 2008; Mago 2013; Makoni 2014; Makwenda 2016; Raftopoulous & Lacoste 2001; Ziyambi 1997). Furthermore, the Catholic missionary in Zimbabwe, with the help of the Department of Agricultural Extension Services (Agritex), initiated the Savings Development Movement (SDM), which was also known as the Self Help Development Foundation (SHDF) during the early 1960s (Mago 2013; Makoni 2014). Notably, the first SDM saving club was established in 1963 in Chiweshe communal area (Mago 2013; Makoni 2014; Raftopoulous & Lacoste 2001). This first savings group was composed of women with its main objective being to create a platform for the poor rural people (mainly farmers) to save enough money to purchase mainly agricultural inputs in bulk and also to take advantage of cheaper transport cost when transporting these inputs (Mago 2013; Makoni 2014). Thus, key to the mandate of the SHDF in the early 1960's, was to organise rural women so that they could fend for themselves and their families during the colonial period when they were being left behind by their migrant mine-worker husbands who flocked to the cities and towns across Africa in search for work (Mago 2013; Makoni 2014; Raftopoulous & Lacoste 2001).

The Zimbabwean colonial government recognised the SHDF on condition that it remained focused on community self-help group activities which were encouraged by the colonial state. This was based on that, self-help activities were considered an empowerment tool for the poor rural women. Furthermore, the colonial state viewed self-help group activities as platforms for skills development for rural women to become self-reliant and to allow them to fight poverty in the absence of their husbands who were migrant workers (Makoni 2014; Mago 2013; Raftopoulous & Lacoste 2001). This serves as an indication that the colonial government in Zimbabwe actually had a policy in place that was meant to promote group self-help activities,

especially among rural women. This policy was spearheaded by the Government's Native Affairs Department (Makoni 2014; Shaw 2008). This was the same period where some European women formed the Federation of Women's Institute of Southern Rhodesia which voluntarily supported thousands of poor black African women on several issues. These issues included, but were not limited to personal and community hygiene, child welfare, mothering skills, dressmaking and house cleaning (Kaler 1999; Shaw 2008; Ziyambi 1997). Thus, under the federation, missionaries and white women had through their sense of charity, helped in the formation of home craft clubs for the blacks where they taught groups of black women on issues revolving around home economics skills.

The home craft clubs were established by the whites as an attempt to develop the social goals among the black women to improve on their personal hygiene, appearances, to instil self-confidence and for them to become good wives and mothers. The home craft clubs further imparted on black women basic skills such as how to run and organise their meetings as women groups, etiquette, table manners, health and first aid, nutrition and cooking, housekeeping, childcare, knitting and fundraising, among many other issues (Kaler 1999; Shaw 2008). Following successful mobilisation of black African women by European women, nearly 10% of the total adult female black population belonged to these women clubs in the early 1970s. This made the Federation of Women Institute of Southern Rhodesia home craft clubs to become the most popular association for women groups in colonial Zimbabwe (Kaler 1999; Shaw 2008). It was only until 1968 that the Catholic Mission at Silveria, in Masvingo, was able to bank roll saving groups where members were advanced loans for productive purposes and the loans that were advanced would not exceed 10% of the group's accumulated savings (Raftopoulous & Lacoste 2001).

The foregoing discussion shows how the concept of self-help groups in Zimbabwe evolved from pre-colonial women's social clubs to colonial missionary-driven women's self-help groups. While the fundamental principles remain largely the same, this trajectory in the evolution of Zimbabwean women's self-help groups followed a slightly different path to one followed by nations in South Asia and the rest of Latin American countries as is outlined in Chapter Two.

3.2.2 Activities of women's self-help groups in a post-colonial Zimbabwe (1980-to date)

After a protracted war of liberation and the attainment of independence in 1980, Zimbabwe witnessed the mushrooming of government and NGO-sponsored income-generating projects, particularly for women who were based in both rural and urban centres (Julia 1999; Makoni 2014; Mashuku & Mayisa 2014; Mago 2013; Mayoux 1999; Raftopolous 2001; Riddell & Robinson 1992; Siambombe & Isaac 2018). This should be understood against the fact that the majority of women in Zimbabwe, especially in the 1980s and 90s faced several constraints in accessing formal credit facilities where collateral, in the form of landed property and male approval was required before loans could be made available. This however, prompted the majority of rural poor women to come together and organised themselves into self-help groups to preserve and improve their households' livelihoods (Acharya *et al.* 2007; Julia 1999; Mishi & Kapingura 2012). The historic and inherent plight of women has amongst others, prompted the rise of several self-help group-related entities, such as Rotating Savings and Credit Associations (ROSCAS) and Accumulating Saving and Credit Associations (ASCAS), as some of the examples of high-level entities that revived operations of grassroots self-help groups after the liberation struggle. It was during this period that majority of Zimbabweans, especially those that were residing in the rural areas, adopted the self-help group approach as a livelihood strategy for their poor households (Mashuku & Mayisa 2014).

The post-independent period in Zimbabwe actually created an enabling environment for the revival and continuation of women clubs, especially for the poor rural women (Julia 1999; Mago 2013; Mayoux 1999; Riddell & Robinson 1992). Evidence shows a sudden increase in the number of self-help groups that were established between 1980 and 1998. As such, the expansion of credit programs through women's groups in Zimbabwe saw women's saving clubs increasing from 5 000 in 1983, to 27 000 in 1995. The membership of these clubs also grew to between 100 000 – 125 000 for the same period. This increase could largely be ascribed to support given to such grass roots entities by development agencies such as NGOs and from the government (Mago 2013; Mayoux 1999; Raftopolous & Lacoste 2001). In post-independent Zimbabwe, NGOs started more than ever before, to place a high premium on the formation of new self-help groups; particularly for the poor people while the existing groups were strengthened further as a means of raising awareness and empowering the poor through promoting self-reliance (Jaka & Shava 2018; Julia 1999; Mago 2013; Riddell & Robinson

1992). These NGOs were a mix of both international and local organisations. Examples include organisations such as the Catholic Relief Service (CRS), Oxfam, CARE, Catholic Development Commission (CADEC), Kindernothilfe, Credit Against Poverty (CAP), Self-Help Development Foundation (SHDF), Christian Care and Silveria House (Mago 2013; Riddell & Robinson 1992; Siambombe & Isaac 2018). Evidence further shows that the Ntengwe community in Hwange District, has, through initiatives and development efforts of Kindernothilfe and the Huairou Commission, seen the formation of several of self-help groups in their collective response towards the impact of climate change (Siambombe & Isaac 2018). Through support by Kindernothilfe, Mutare District in Manicaland Province, saw the establishment of more than 680 self-help groups, with a total membership of more than 1119 rural women (Jaka & Shava 2018; Siambombe & Isaac 2018). One such self-help group supported by Kindernothilfe in Mutare District is Kumboedza women's self-help group operating in Dzobo area (FACT 2017).

The SHDF is another organisation that played a critical role in the formation and promotion of women's saving groups in a post-colonial Zimbabwe (FAO 2017; Mago 2013). The revival of the SHDF and its activities coincided with the aftermath of the effects of Economic Structural Adjustment Programme (ESAP) that was adopted by the Zimbabwean government in the early 1990s (Mago 2013). The adoption of the ESAP programme by the government led to the acceleration of the organisation's activities in mobilising, especially rural communities to form saving's clubs. It facilitated the provision of training and advisory services, amongst others, to self-help groups in an endeavour to promote self-reliance among the members in the face of devastating and deteriorating living conditions of the majority as a result of rising prices of food and restricted spending by the government in the social sector (FAO 2017; Kanji & Jazdowska 1993). Boosting the performance of SHDF in mobilising grassroots self-help groups and offering microcredit was a financial support from international donors such as Konrad Adenaur Foundation (KAF) and CARE International, amongst others (Mago 2013). This financial assistance from KAF and CARE was used by SHDF to fund a women-targeted credit programme in Matebeleland and Mashonaland provinces on a pilot basis in the mid-1990s where training programmes and loans were extended to women's savings groups. In Manicaland Province, the SHDF has become an oasis of hope for the small-scale farmers in their quest to become more sustainable and self-reliant, particularly in Buhera District (Matiashe 2019). Among the notable training programmes that were extended to these

grassroots self-help groups are technical trainings in marketing strategies, soap and lotion making, sewing, gardening and tie and dyeing. Other training programmes were centred on credit management, project management, record keeping, the environment, civic education and on women's rights (FAO 2017; Matiashe 2019). Thus, apart from financial support to the women's savings groups deemed as viable self-help groups, the SHDF also offered technical advice and training (FAO 2017). Among the other several NGOs that have been promoting the establishment, support and strengthening of self-help groups in a post-colonial Zimbabwe is Hand in Hand (HIH). It has its operations in at least three provinces -Mashonaland East, Midlands and Matebeleland provinces - and at least, seven Districts - Chikomba, Chirumanzu, Shurugwi, Bulilima, Gwanda, Lupane and Nkayi District (HIH 2017). It has been established that the organisation has been critical in the creation, and strengthening of self-help groups in the country. This has been achieved through the implementation of a poverty reduction programme where the emphasis has been on job creation using both the self-help group model and the enterprise development concept in the several districts earlier mentioned (HIH 2017). HIH has extended capacity building programmes, especially within rural areas where poor women are mainly trained on issues such as how to strengthen and sustain a self-help group, financial management, and business opportunities identification among others (HIH 2017). The capacity building programmes by Hand in Hand have led to the formation of several self-help groups in Bulilima District, particularly in Natane Ward where these groups were able to manage profitable group enterprises in rearing indigenous chicken, amongst others (HIH 2017).

The Kunzwana Women's Association is also another local NGO that has a track record of working with women's self-help groups in the Macheke area in Mashonaland West (SNV 2018). It equipped these grassroots self-help groups with building capacities for the group members on credit management, record keeping and on leadership and group management to functional groups, such as savings clubs, burial societies and church groupings, amongst others (SNV 2018). Furthermore, the Kunzwana Women's Association has also been able to assist the different women's self-help groups in coming up with sound decisions on potential profitable projects to venture into (SNV 2018). In Bondolfi, Masvingo, most of self-help groups involved in bee-keeping projects got external help in the form of hives, pairs of gloves, overalls and smokers, in addition to receiving some grants from international donors in EU (Nel *et al* 2000). This funding helped to cover transport expenses and the purchase of raw material and equipment, amongst others, for these self-help groups (Nel *et al* 2000).

Furthermore, the SNV, through the UN-Women project in Murehwa District, has been able to provide fencing material and facilitate the procurement, and installation of a low-cost drip irrigation system for the Kupakwashe women's self-help group which has embarked on an income generating project of rearing indigenous chicken and market gardening in Goto village in ward two (SNV 2018).

Binga District, in Matabeleland North Province is another example where the Basilwizi Trust, a local NGO, has been at the fore front in helping communities in the Zambezi valley to establish self-help groups focusing mainly on empowerment and livelihoods of most vulnerable groups such as women. The efforts of the organisation have been concentrated in the four wards namely: Singansengwe, Sinampande, Nagangala and Nabesunga (Basilwizi Trust 2015). The organisation runs a project that brings women together in self-help groups to empower them through building their capacities on skills such as business management, communication, leadership, group savings and group fund management. The female group members operating under the Basilwizi Trust programme meet weekly to deposit their savings such that all the members have the opportunity to borrow from the group fund. After borrowing, the organisation then encourages the women to embark on different enterprises such as hairdressing, poultry and buying and selling of different commodities (Basilwizi Trust 2015). Similar activities by Mzilikazi women's self-help group were found in Natane ward 3 in Bulilima District in Matabeleland South Province - with women embarking on a project of rearing indigenous chickens as their livelihood strategy (HIH 2017).

CARE Zimbabwe, a local NGO has been running the Kupfuma Ishungu programme which is a micro-finance project that incorporates activities of self-help aimed at financially empowering rural women in selected districts of Masvingo and Midlands provinces (SEEP Network 2008). Similarly, the Zimbabwe Women Financial Trust (ZWFT) was one of the first and most successful women's organisations in 1989 to provide formal financial assistance and incentives for the formation of independent cooperatives and enterprises among poor women. The assistance was given in the form of loans especially targeted at the women entrepreneurs operating in groups who were being denied access to funding by the formal banking sector (Fick 2006; Julia 1999; Mago 2013). Consequently, the ZWFT bank rolled a microcredit facility to women groups, subject to them, undergoing intensive training on entrepreneurship

and how to sustain start-up businesses (Fick 2006; Julia 1999). The coming on board by NGOs in Zimbabwe, especially in the field of development, was mainly to augment governments' role in poverty alleviation programmes. This is especially significant considering that the government lacks the resources to fund poverty alleviation programmes on a bigger scale.

Other than local and international NGOs, the role of government in supporting and creating an enabling environment for the formation of self-help groups, particularly women-led groups is well documented. The major contribution of government in this regard was the establishment of the Ministry of Community Development and Women's Affairs in 1981. The key mandate of the former Ministry of Community Development and Women's Affairs was the removal of customary, social and economic laws that acted as barriers to women's full participation in national economic and social development (Huff 1996; Kapungu 2008). Government's commitment to women empowerment (at least on paper), was further demonstrated by its subscription to resolutions of United Nations Beijing Conference in 1995 and the promulgation of legislative frameworks and policies such as the National Gender Policy in 2004, the Administration of Estates of 1997 and the Maintenance Act of 1999, among others (FAO 2017; Julia 1999; Kapungu 2008; Maphosa, Tshuma & Maviza 2015; Mutanana & Bukaliya 2015). Through the National Gender Policy of 2004 in particular, the ministry responsible for women and gender, the then Ministry of Youth Development, Gender and Employment Creation sought to eliminate all challenges potentially impeded the attainment of gender equality and equity. This marked the period in Zimbabwe where gender was mainstreamed in all aspects of the development process as a way of ensuring that equality and empowerment of women was attained in the country (Hlatywayo, Hlatywayo & Muranda 2014; Kapungu 2008; Malaba 2006; Maphosa *et al* 2015; Mutanana & Bukaliya 2015; Rowlands 1995). For example, the current Ministry of Women Affairs, Community Small and Medium Enterprises Development (MWCSMED) played a pivotal role in the promotion of women's self-help groups through conducting business and technical trainings that include soap and detergent making, while also assisting women to access funding from the women's development fund which the ministry administers (FAO 2017; Hlatywayo *et al* 2014; SNV 2018). Thus, in addition to the financing of income-generating projects for women through the women's development fund, the ministry has also been playing a major role in accelerating access to loans by women through influencing other financial institutions to support women entrepreneurs and also to set aside quotas for women when disbursing such loans (FAO 2017; SNV 2018). There is also

evidence that shows that in Mashonaland West, several women's self-help groups were supervised and supported by field officers appointed by the ministry for villages and rural areas in particular (FAO 2017; SNV 2018). Furthermore, through incubation centre in Waterfalls, Harare, the former Ministry of Small and Medium Enterprises and Cooperative Development funded training program using modern business technology and methods for local entrepreneurs operating both as individuals and in self-help groups in baking, sewing, telecommunications and toothpick making (SME Magazine 2017).

The Ministry of Lands, Agriculture, Water and Rural Resettlement has also been a major partner in providing technical support for activities of self-help groups operating in crop and animal production through the department of Agriculture, Technical and Extension Service (Agritex) and the Department of Veterinary Services (FAO 2017; SNV 2018). It has also been noted that the department of Agritex, just like the MWCSMED, is also highly decentralised to the village level. As such, it has been able to promote activities of small holder farmers working in self-help groups through its specialist branches of Agronomy, Land use, Agribusiness, management and training, where technical, advisory and training of farmers on processing technologies and market-oriented extension are offered to farmers groups (FAO 2017; SNV 2018). Notwithstanding the strides made, government's support programs for small holder farmers in particular, remains biased towards male-driven cooperatives and groups at the expense of women, especially those working in self-help groups. Authority over access, and ownership of productive resources and services such as land, income and savings, training and extension services, farming inputs and technological agriculture information have been vested in men as the majority of women only control reproductive resources. Thus, society perceives the primary responsibility of women as confined to domestic tasks of preparing food, cleaning the home and fetching water and fuel for cooking. This effectively relegates women participation to the periphery in development processes (Chigbu, Paradza & Dachaga 2019; FAO 2017; USAID 2014).

The support offered both by government and NGOs to self-help groups, particularly those run by women has been complimented by the private sector. For instance, in Murehwa District, Kupfuma Ishungu, a group of women farmers involved in production and marketing of small livestock received trainings organised by Coopers, Pro-Feeds and MC Meats Limited. The

support revolved around production and marketing of small livestock, animal health management, nutrition and other animal husbandry issues (SNV 2018). It is through partnership with the private sector that the same group also managed to secure a guaranteed market for their goats with MC Meats Company (SNV 2018). Kupakwashe group, operating in Murehwa in Goto village, is another notable example of a self-help group that received external assistance in the form of solar dryers from the Zimbabwe Farmers Union through a UNDP-funded project. The solar dryers are used to dry fruits and vegetables such as mangoes, green vegetables, and groundnuts before selling them (SNV 2018). It should however be noted that these self-help groups were amongst the very few who managed to receive financial support from Steward Bank and Metropolitan Bank (SNV 2018).

3.3 Poverty, disempowerment and marginalisation: experiences of rural women in Zimbabwe

While poverty is a major societal issue in developing countries (see also Chapter Two), women and children are the hardest hit by this social ill and Zimbabwe is no exception in this regard. Both Zimbabwean and international literature shows that poverty is a global and multi-dimension phenomenon which in addition to low income, also manifests itself through malnutrition, poor health, low literacy, and lack of access to safe housing, water, sanitation and adequate clothing and low living standards (Kaka 2013; Kiriti & Tisdell 2003; Makoni 2014; Malaba 2006). The concept of poverty is highly correlated with social exclusion, marginalisation, vulnerability, powerlessness, isolation and other economic, political, social and cultural dimensions of deprivation (Malaba 2016; Maruzani 2014). Thus, when it comes to women and rural poverty, one can note that their poverty problems are interconnected and that they are mainly rooted in environment degradation and gender inequalities (Maruzani 2014; USAID 2014). For instance, despite constituting 52% of the total population, women in Zimbabwe continue to face under-representation in various key spheres of life, including the economy and politics (FAO 2017; Hlatywayo *et al* 2014; Zimstat 2016). The evidence shows that 70.6% of employees in the country are men (Zimstat 2016). Furthermore, census statistics in 2012 show that 53.6% of own account worker and 56.8% of unpaid family workers were women compared to 66.8% of men who constitute almost two-thirds of paid employees (FAO 2017; Zimstat 2016). This demonstrates how women are largely home-makers who normally do unpaid social reproduction work for their households (FAO 2017; Zimstat 2016; USAID

2014). Politically, subsequent to results of the 2013 harmonised elections, women accounted for only 34% of the parliamentary seats (FAO 2017). According to gender analysis study conducted by a consortium of NGOs which included World Vision International, CARE International, SNV and SAFIRE in Masvingo and Manicaland Provinces, about 90% of positions of authority and decision-making such as heads of ministries, district administrators, traditional chieftainship, village headship, and chief executive officers of rural district councils, just to mention a few, were occupied by men (USAID 2014). The domination of men in these positions of authority have been attributed to deliberate exclusion based on women's low levels of education, the labelling and stereotyping of women who aspire to be elected in leadership posts, lack of female role models in leadership positions, the masculine nature of Zimbabwean politics that is highly characterised by violence and intimidation (Maphosa *et al* 2015; USAID 2014). This however reflects that the prevalent belief and social systems in the country have created a favourable environment for men to participate in the economic and socio-political spheres due to cultural cleavages of the patriarchy that has been in place for a long period of time while women continue suffering from opportunities poverty as they are socially excluded and discriminated against in accessing similar opportunities (Gaidzanwa 2012; Kapungu 2008; Maphosa *et al* 2015; Moonga 2015; SNV 2018).

It has also been established that, of the 8.5% of the adult population who had never been to school, 73% of them are women. This has contributed to high poverty levels, particularly among the female-headed households (FAO 2017; Zimstat 2016). Just over 80% of Zimbabwean women live in the communal areas where they form the bulk of the rural peasant farmers who are without security of tenure (FAO 2017; Maruzani 2014). Furthermore, it has been noted that the majority of these rural women spend much of their time (49%) on agricultural activities and 25% of their time on domestic activities thereby leaving them with little or no control over key strategic economic resources and decision-making activities (FAO 2017; Maruzani 2014). Despite being landless, about 65% of women in Zimbabwe largely depend on land for their sustenance through providing their labour in the agricultural sector (Gaidzanwa 2011; FAO 2017; Maruzani 2014; SNV 2018; USAID 2014). Women landlessness, particularly in rural areas, is largely perpetuated by customary, patriarchy and legal obstacles to land ownership. This is something that further worsens their deprivation, particularly on the privileges enjoyed by their male counterparts (African Development Bank

(ADB) 2015; Anderson 2012; Chigbu *et al* 2019; Gaidzanwa 2011; 2012; Maruzani 2014; SNV 2018).

The discrimination of the rural women over the access and ownership of productive resources plays a critical role in increasing not only their disempowerment and marginalisation but also growing poverty levels as well (USAID 2014; Zimstat 2016). Their economic marginalisation is perpetuated by amongst others, lack of financial assets to make sustainable investments due to lack of collateral. A culmination of all these socio-economic ills leads women to being vulnerable to issues of food insecurity and growing poverty as they lack sustainable livelihoods and means for survival (USAID 2014; Zimstat 2016). Growing poverty levels particularly amongst rural women could also be attributed to shocks and stresses caused by persistent economic meltdowns and the effects of climate change in Zimbabwe (Jaka & Shava 2018; Makoni 2014; USAID 2014).

It has been noted that where patriarchy works together with other oppressive religions and traditional norms, it becomes easier for rural women to be oppressed as a result of being submissive to culture. This further contributes to the marginalisation of women in accessing productive resources, markets and other basic services within their communities (Gaidzanwa 2012; Jaka & Shava 2018; Mayoux 1999). For years, the country has been experiencing a situation where men were customarily allocated land by their fathers through customary authorities upon marriage. This leads to women's access to land to be mediated through males who hold the customary rights over land either as husbands or fathers. This makes women to be at high risk of losing both property and lands rights in the event of divorce or widowhood (ADB 2015; Chigbu *et al* 2019; Gaidzanwa 2012; Kapungu 2008; Maruzani 2014).

According to 2012 census figures, Zimbabwe is home to over half a million widows who, more often than not, found themselves without adequate and sustainable livelihoods. They are either evicted from their homes or having their property, such as cattle and household items stolen and grabbed mostly by their in-laws. In most cases, the in-laws leave them with no means of income and social networks (Msiyazviriyo 2016; van de Walle 2011). The widespread landlessness of rural women is also being perpetuated by the inequalities of land reform

programme of 2000 which has generally allocated land to their male counterparts. Through the land reform programme, over 80% of A1 and A2 farm land was allocated to men, with women receiving less than 18% of the land (Bhatasara 2011; FAO 2017; Fletschner & Kenney 2011; Gaidzanwa 2012; Kapungu 2008; Maruzani 2014; SNV 2018; USAID 2014). This reflects that, Zimbabwean women, just like their counterparts in developing countries across the globe, also suffer from asset poverty. They lack access and control over land, a productive resource they require to sustain their livelihoods (Gaidzanwa 2012; Kehler 2001; Moonga 2015). Further to the discriminatory tendencies in land distribution processes in Zimbabwe, it has also been noted that women continue to face challenges relating to poor access to agricultural inputs. This is coupled with challenges of sustaining their households in the face of the vagaries of climate change. For example, availability of water is a major challenge for rural women who typically need to travel long distances to fetch the precious commodity. Rural women in Mutiusinazita communal area in Buhera District have been facing the challenge of accessing water for a long period of time as the region generally lies in the drought-prone region five (Gaidzanwa 2012; Makoni 2014; Maruzani 2014; USAID 2014). Consequently, the majority of women in the rural areas in Zimbabwe are forced to spend approximately 50% of their time per day doing unpaid social reproduction household chores, such as fetching water and firewood, which are time-consuming (FAO 2017; USAID 2014; Zimstat 2016).

The vulnerability of rural women to poverty in Zimbabwe is something that was exacerbated even in the early 1990's when the country adopted ESAP (Mago 2013; Malaba 2006). Subsequent to the impact of ESAP on rural communities in particular, rural women had to bear the brunt of the costs of adjustments as the state privatised health and education in the midst of rising unemployment and inflation (Kawewe & Dibie 2000; Kingston, Irikana, Dienne & Kingston 2011; Mago 2013; Malaba 2006). Thus, the SAP in Zimbabwe created an environment that had serious repercussions on the rural poor as it called for financial liberalisation, a concept that led to the increase in interest rates. Thus, further constraining poor people's access to formal credits. This led to rural areas becoming seriously underserved by traditional financial service providers (Kawewe & Dibie 2000; Mago 2013).

The period 2000-2009 was yet another dark cloud for the nation as it experienced its worst economic downturn. The period was characterised by hyper-inflation, acute shortages of

foreign currency and high unemployment levels. It led to high incidences of income poverty and a general decline in real income and standards of living (Coltart 2008; Mago 2013; Munangagwa 2011). However, the impact of such an economic melt-down was heavily felt by the majority of rural Zimbabwe with an extra burden on the shoulders of women who remained cut-off from the traditional banking services and formal employment opportunities (Mago 2013; Makoni 2014). It was during period 2000-2009 when poverty levels and hardships for the Zimbabwean women were compounded and further complicated by the raging HIV/AIDS pandemic. For example, it has been noted that:

...most rural households experienced agriculture labour shortages, sale of both agriculture and non-agriculture assets, reduced area planted, agriculture input shortages, increased indebtedness, looking after orphans and withdrawing children from school as a result of the pandemic (Malaba 2006:8).

A polarised political environment in Zimbabwe has also led to a situation where houses of political opponents have been burnt down. In some cases, such households have been denied food aid based on that, they were considered to be political enemies of the state. Severely affected by this political instability were women and children more than any sector of the society (Gaidzanwa 2012; Maruzani 2014). With the growing economic, social and political marginalisation of women, particularly those in rural areas, Zimbabwean women were left with no option but to take refuge in self-help groups as mechanism to alleviate poverty while preserving household's livelihoods. It is however, worth noting that, in the Zimbabwean context, poverty for rural women is largely rooted in gender inequality and this has led most women to be deprived of privileges to own and access productive resources and basic services, and to face under-representation in key spheres of their lives namely economy and politics.

3.4 Self-help groups and alleviation of poverty and empowerment of rural women in Zimbabwe

The significance of self-help groups, particularly in poverty alleviation and promoting women empowerment in Zimbabwe, is well documented. Evidence shows some interesting trends where participation of the poor particularly rural women in self-help groups has led to improvement in their socio-economic wellbeing. For instance, through the support from

missionaries, women in Mbare (Harare) were able to form the Roman Catholic club. Through it, they were able to trade their crotchet wares to South Africa in the mid-1970s (Kaler 1999; Schmidt 1992; Shaw 2008). Consequently, these women gained mobility as a result of their participation in self-help activities under the home craft clubs as they were afforded a chance to leave their homes to meet with others in their groups and to share their grievances both as women and as subjects of the colonial system (Kaler 1999; Shaw 2008).

Rural women in Wedza District made use of their women groups to express their dissatisfaction on the colonial policies. Thus, through participation in self-help groups, political consciousness was raised among the group members as they were able to directly or indirectly discuss issues of African nationalism (Shaw 2008). Self-help groups have also been used as intervention strategies to alleviate poverty, unemployment and bridge funding gaps created by the formal banking sector (Mago 2013; Makoni 2014; Matunhu & Mago 2013). One significant example of such women groups is in Umuguza District where members have been engaged in several projects such as piggery, mining, poultry and cattle fattening, among other projects, as ways to solve their socio-economic challenges that they encountered in their communities (Selome & Tshuma 2014). To achieve this, women who participate in self-help groups engage in activities where they contribute monthly subscriptions as part of their savings from which they will later borrow to either start or develop micro-enterprises as individual members and or as a collective (Entz *et al* 2016; Kabuya 2015; Mashuku & Mayisa 2014; Siambombe & Isaac 2018). Thus, most rural women in Zimbabwe formed credit associations and micro-cooperative groups as an attempt to break the vicious cycle of poverty through assisting each other as women farmers and women entrepreneurs.

Self-help groups have also been seen as appropriate entities to advocate for social capital and social networking needed to build confidence and capacity, especially among rural women who usually lack networks (HIH 2017; Mayoux 1999; Siambombe & Isaac 2018). For example, in Honde Valley, in Manicaland Province, vulnerable women organised themselves in a self-help group called Arise to ensure they tap into group income generated from chicken rearing, piggery, sewing and farming, and to promote access to social support services such as guidance and counselling, provision of food stuffs and paying school fees for the children of affected households (The Zimbabwean, 2014). What has been drawn from the literature consulted is

that, most women in the rural communities in Zimbabwe have joined self-help groups as a way of trying to build their social and economic security that protects them against the socio-economic contingencies, where money can be easily drawn from the group fund to cover for such expenses (Entz *et al* 2016; Mashuku & Mayisa 2014; Siambombe & Isaac 2018). Furthermore, from the SLF point of view, the participation of rural women in self-help groups has also been identified as leading them to build the social capital where they provided support for each other through working in community groups something that made it increasingly easier for these women to build networks of solidarity and bonds with other community members (Entz *et al* 2016; FACT 2017; Mashuku & Mayisa 2014; Mayoux 1999; SEEP Network 2008).

Studies show that, the formation of self-help groups among rural communities in Zimbabwe has the net effect of enhancing social development whereby, through regular meetings, the poor rural women are afforded an opportunity to form a new identity (Entz *et al* 2016; HIH 2017; Jaka & Shava 2018). That is, through joining self-help groups, women who have been voiceless and powerless tend to realise that they are no longer alone since a new relationship of trust and togetherness is developed. This however shows that, as individuals, the poor are voiceless, powerless and vulnerable but if these are brought together as homogenous collectives, one would then find out that there is tremendous strength especially of lifting poor rural women from poverty through collective action under self-help groups (Basilwizi 2017; FACT 2017; Kabuya 2015; Mayoux 1999). Self-help groups have also been identified as an entry point for community development programmes that encompass issues of literacy, health and family planning initiatives, among a wide array of other development issues. As such, several NGOs have strategically used self-help groups as an entry point for wider social and political mobilisation of women around gender issues (Jaka & Shava 2018; Mayoux 1999; 2007). Thus, through the numerous skills training and provision of education programmes provided for to the rural women, meaningful information which acts as the basis for positive change and transformation within their societies is provided for especially to the poor rural women (Entz *et al* 2016; Jaka & Shava 2018; Mayoux 1999). Information gained by the members of self-help groups usually helps them to become more innovative, creative and participative in their collective approach towards community-based development initiatives (Entz *et al* 2016; Jaka & Shava 2018; Mayoux 1999; Mishi & Kapingura 2012). Such is demonstrative of significance of 'human capital' principle (knowledge and skills gained through trainings) in the success of

rural women operating self-help groups to make them more successful and sustainable (see Chapter Two).

Furthermore, through their collective efforts and approach in their self-help groups, rural women in particular, have made a net positive impact on improved food security, coupled with an increase in dietary diversity and number of daily meals for their households and this has been attributed to the profits made by the group members especially from their income generating activities (Entz *et al* 2016; FACT 2017; Makoni 2014; Siambombe & Isaac 2018). In addition, under the Kupfuma Ishungu Rural Micro-finance Project (KI-RMFP), the majority of peasant women farmers operating in self-help groups in Mberengwa District in the Midlands Province, and in districts like Zaka, Chivi and Bikita in Masvingo Province, were able to purchase small livestock and other agricultural equipment as a result of the loan scheme (SEEP Network 2008). With support from an NGO under the KI-RMFP, the majority of self-help groups in Zishavane and Mberegwa districts and parts of Masvingo Province witnessed a marked improvement in the quality of life of their poor rural women members with these women helping each other to construct new houses of bricks and cement plaster and paying school fees for their children (SEEP Network 2008).

The other area of focus for some self-help groups is the mitigation of the effects of climate change across rural communities in Zimbabwe. For example, some women's self-help groups in Hwange District, particularly Gamba village, worked as effective agencies of change in supporting both the mitigation and adaptation activities particularly against long spells of droughts, deforestation, food shortages and environmental degradation in their local communities (Siambombe & Isaac 2018). These women have also been mobilised to engage in community clean up campaigns and advocate for use of fuel-efficient stoves made from home-made bricks and mud as fuel for cooking energy (Siambombe & Isaac 2018). Some of women's self-help groups involved in small scale farming in Hwange District have their members usually putting emphasis on climate smart agricultural practices meant to protect the environment. Such practices include organic farming, which calls for the reduction in the use of chemicals and fertilisers that destroy the environment (Siambombe & Isaac 2018). Activities of such self-help groups are aligned to the concept of natural capital of the SLF. It emphasises the significance and role played by the availability and access of resources such as land, water,

minerals, trees and forests in empowering and alleviating poverty especially amongst rural women operating self-help groups in developing countries (Petersen & Pedersen 2010). Thus, this discussion presents self-help groups with peculiar activities where attention is paid to environmental issues and this is unlike what has been presented in Chapter Two, where there was little evidence of literature showing women's self-help groups as entities serving environmental issues.

Literature also shows that women who join, and participate in self-help groups tend to experience less domestic violence and that they are more empowered to make decisions related to their reproductive health and allocation of households' resources (Entz *et al* 2016; Fletschner & Kenny 2011; Mishi & Kapingura 2012; Mayoux 1999; Peterman, Palermo & Ferrari 2018). Thus, increased decision-making within the household has been identified as the common outcome of women's participation in self-help groups. It is, thus, worth noting that, men as the sole breadwinners used to have a feeling that they had the right to decide on how the household income should be spent. However, as many of their wives take up membership of self-help groups, it has been noted that their attitudes have changed drastically as more and more women are now able to equally bring not only ideas but food on the table as well (Entz *et al* 2016; Mayoux 1999; SEEP Network 2008). Evidence has also shown that participation in self-help groups seems to have brought together rural women who did not previously know each other (i.e social networking) and that their participation provided a basis and platform for information sharing and exchange on social, cultural and economic issues of common interest (Mayoux 1999; FACT 2017; Entz *et al* 2016; Siambombe & Isaac 2018). For example, it has been established that majority of these self-help groups have been advocating to the government for the development of sanitation infrastructure, and advocating for women's rights. The groups often speak against forced marriages of children or minors (Entz *et al* 2016; Mayoux 1999). Self-help groups in Zimbabwe are also being used as platforms where some women have launched their local political careers arena (Entz *et al* 2016; Yntiso 2015; Flynn 2013).

The discussion above strengthens the argument that self-help groups are a stepping stone for women to participate in decision-making processes both at household and community level as a result of their participation in self-help groups. Thus, poverty alleviation initiatives for rural self-help groups are far much more concerned with a range of other social benefits which are

less amenable to quantification, but still being of great importance than only attempting to increase the member's short-term financial security (Entz *et al* 2016; Mayoux 1999; Riddell & Robinson 1992; Muir 1992; SEEP Network 2008; Siambombe & Isaac 2018). In terms of women economic empowerment, the self-help groups were able to reduce women's dependency on money lenders as they relied more on their group savings (Riddell & Robinson 1992; Selome & Tshuma 2014). Thus, self-help groups have generally been regarded as an effective means for poor rural households to attain a safe place where they save and earn interest, while at the same time, having easy access to manageable loans and also helping the poor societies in building social capital that strengthens the much needed solidarity among the poor group members (Entz *et al* 2016; FACT 2017; Mashuku & Mayisa 2014; Mayoux 1999). Not only do self-help groups help to reduce women dependency on money lenders, but also on their male spouses as well. This in turn, has also helped some women to turn their households' relationships around from financially abusive to supportive and consultative husbands (Mayoux 1999; SEEP Network 2008).

3.5 Hindrances in the operations of women's self-help groups in rural Zimbabwe

Notwithstanding the strides made by self-help groups in terms of helping to improve the livelihoods and circumstances of women, particularly poor rural women, the operations of these self-help groups are not immune to challenges and criticism. Similar to international experiences (see Chapter Two), the challenges facing self-help groups in Zimbabwe could also be categorised into two. That is, internal and external challenges. Some of the examples of internal challenges to be discussed in this section include poor leadership and management skills, lack of trust among members of a self-help group, embezzlement of group's funds, group and power dynamics leading to exclusion of the poorest from group participation and unaffordable monthly subscription fees and high default rates (Kiprop & Ngetich 2018; Mayoux 1999; Mudimu *et al* 2014; Selome & Tshuma 2014; Tom & Munemo 2019; Vivian & Maseko 1994). Some of the external challenges to be discussed include: inaccessible and lack of competitive markets, lack of formal financial support and linkages, lack of investment opportunities and effects of the deteriorating national economy on the activities of self-help groups (Chitiyo, Vines & Vandome 2016; Kubuya 2015; Mago 2013; Matunhu & Mago 2013; Mhembwe & Dube 2017; Selome & Tshuma 2014; Tom & Munemo 2019).

Most of self-help groups are faced with poor leadership which in turn, stifles democratic processes within their internal operations. As argued by Mayoux and Lacoste (2005), poor leadership and lack of internal democratic processes is often due to dominant socio-cultural context in most rural areas which is dominated by fear of perceived witchcraft practices. This is especially the case about certain long-serving powerful group leaders. As such, the members tend to avoid open conflicts by not challenging failure by their leadership to hold regular and democratic leadership elections.

Posing a threat to the sustainability of most self-help groups is also the growing sense of mistrust and suspicion among the members. This in turn, leads to the disintegration of groups due to constant disputes and squabbles (Kiprop & Ngetich 2018). Inability by most self-help groups to secure banking services such as group bank accounts has also increased the insecurity for their hard-earned savings as the funds are more often than not, kept by the group treasurers at their homes (Dube 2019). However, other than this unfavourable banking system, further contributing to the unsecured home banking by self-help groups is lack of faith in the formal banking system following the Zimbabwean banking crisis of 2008 which was characterised by high liquidity issues (Dube 2019; Mudimu *et al* 2014). One of the unintended consequences of this unsecured home banking is an increase in the number of incidents of theft, fraud and corruption - something that further shows how the macro-economic conditions in the country play a significant role in creating the vulnerability context for most self-help groups in Zimbabwe (Mudimu *et al* 2014; Dube 2019; Scoones 1998). A woman-led self-help group called Sibanye in Bulawayo is an example where members lost about US \$ 13 000 dollars through embezzlement by the group treasurer who was in charge of keeping the money at her home premise. The group preferred to keep money at home to avoid high bank charges and also that they wanted to have easy access to liquid cash at their disposal (Dube 2019). There is also widespread manipulation of self-help group weak systems by group leaders who want to avoid making their loan repayments. Others have been diverting funds to create conducive environment for corruption and elite capture of these entities (Entz *et al* 2016; Mayoux 1999; Mudimu *et al* 2014).

Furthermore, the domestic households' chores and responsibilities of many rural women severely affect their active and meaningful participation in groups' affairs, including their

ability to increase their income through collective investments (Kubuya 2015; Mayoux 1999; Selome & Tshuma 2014; RBZ 2019). It has been further observed that borrowing for household consumption prevents the upward mobility of many rural women out of poverty and debt, and also that because of the little time that is devoted to their business enterprises as a result of unequal gendered division of households' chores, most women's self-help groups struggle to grow beyond informal and subsistence level status (Selome & Tshuma 2014; RBZ 2019).

In addition, most of the loans obtained by the women members both from the formal financial institutions and from their own group funds have played a negative role in disempowering some of the group members. This has been common when they faced challenges in meeting their loan repayment obligations either due to business failure or due to a limited grace period (Kiprop & Ngetich 2018; Mayoux 1999; Riddell & Robinson 1992; Selome & Tshuma 2014). Failure to meet loan repayment obligations by some group members has been identified as a common challenge for self-help groups within the Zimbabwean context (Selome & Tshuma 2014; Tom & Munemo 2019). For example, some rural women's self-help groups in Umuguza District faced challenges of loan repayment after investing their borrowed money in unviable projects. This is partly because some members lack dedication and commitment to their projects due to the burden and pressure posed by their domestic chores while others utilised the loans for household/domestic consumption (Selome & Tshuma 2014). Thus, in some cases, micro-finance activities of self-help groups end up worsening/exacerbating instead of alleviating poverty amongst rural women in Zimbabwe, especially in the event where loans are taken for consumption purposes.

Where one defaults in loan repayment, these rural women unfortunately lose their property and their small livestock such as chickens and goats to the group as a recovery mechanism of the loan. Thus, loans taken for consumption purposes prevent the borrowers from generating further income thereby leading the borrowers into a vicious cycle of debt capable of driving such borrowers into deeper poverty (Kubuya 2015; Meier & Rudolf 2010). There are also instances where the majority of rural women end up being driven to the local shark money lenders to take up loans so that they can be in a position to pay back the borrowed loans both from the banks and their groups. This causes these poor rural women to sink deeper into debt instead of helping themselves out of poverty (Selome & Tshuma 2014; Mayoux 1999; Riddell

& Robinson 1992). Several self-help groups, for example under the Silveria House credit programme in Zimbabwe collapsed in the early 1990's as a result of some members' inability to meet their repayment obligations (Riddell & Robinson 1992).

The available literature has also shown that several rural self-help groups have collapsed owing to the high and unaffordable monthly subscriptions charged by the groups leading some members failing to meet their monthly obligations (Kiprop & Ngetich 2018; Selome & Tshuma 2014). This has been attributed largely to the fact that, the majority of these rural poor lack a fixed monthly income and formal employment as they survive on a variety of livelihood strategies that include vending and other piecemeal domestic jobs (Mudimu *et al* 2014; Selome & Tshuma 2014).

Another hindrance towards growth in membership or activities of some self-help groups was admission requirements. For instance, there are groups whereby new members are required to own land and other vital assets such as livestock thus, excluding the poorest from joining such groups (Mayoux 1999; Riddell & Robinson 1992). Under such circumstances, a reflection on the SLF leads one to argue that without access to the natural capital/assets especially in the form of land, the majority of poor rural women remain trapped in poverty as they lack the means to get out of the trap. In addition to the above discussed challenge, it has also been noted that most rural self-help groups faced some financial constraints where the success and sustainability of their projects have been highly compromised owing to the meagre internal sources of finance from members' contributions (Selome & Tshuma 2014; Tom & Munemo 2019). Thus, since the Zimbabwean rural economy is largely subsistence, the majority of the people are not gainfully employed thereby making it hard for them to meet their monthly subscriptions as less cash is in circulation. As such, fewer people also have the money to buy goods and commodities from these poorer villagers (self-help groups) to enable them to raise sufficient income to meet their basics and to have surplus for the group (Tom & Munemo 2019; Selome & Tshuma 2014).

With regard to external challenges, literature shows that most of self-help groups struggled to access competitive markets and this has also been found to negatively impact the viability of

their income generation projects (Mhembwe & Dube 2017; Tom & Munemo 2019). Their failure to participate in competitive markets is attributed amongst others, to failure to carry out market research, low volume production resulting in them serving only local markets, markets being far away and lack of social skills that are necessary when interacting with customers. This is further as a result of negative self-perception of the community attitudes where the poor are often perceived as less capable of producing products of good quality for human consumption (Mayoux 1999; Mhembwe & Dube 2017; Nel *et al* 2000; Selome & Tshuma 2014; Tom & Munemo 2019). The Shurugwi dairy cooperative in Shurugwi District is an example of a group of small holder farmers who are unable to participate in competitive markets due to long distances to urban markets in Shurugwi and Gweru towns and the poor quality of their dairy products (Mhembwe & Dube 2017). Failure to reach external urban markets left most of these rural based self-help groups with no option other than to resort to convenient local market that normally comprise of rural schools, informal local businesses, local colleges and ordinary community members who are not only known for their low demand but inability to afford market related prices as well (Nel *et al* 2000; Tom & Munemo 2019). Some of self-help groups negatively affected by low demand and prices demanded by local consumers include those involved in horticulture and production of small livestock such as broilers, layers, guinea fowls and rabbits (Mayoux 1999; Tom & Munemo 2019).

The above noted challenges have been further worsened by lack of transport that characterised most rural communities where the majority of the group members do not own vehicles but relied more often on animal drawn transport and hired trucks to transport their produce and inputs to and from nearby cities and towns. This has been found to be the case with self-help groups in Madziwa area in Mashonaland Central Province whereby their profits margins are negatively impacted through hiring of expensive transport to ferry their produce to nearby towns of Bindura, Mt Darwin and Shamva (Tom & Munemo 2019). This was also noted to be the case with groups in the Bondolfi area in Masvingo who were engaging in bee-keeping and honey production who faced transport challenges in transporting their honey to Sipambi centre (Nel *et al* 2000).

The inflationary environment associated with deteriorating socio-economic and political conditions of 2000-2009 negatively affected a range of activities and productivity of several

self-help groups especially those in rural areas as these entities were exposed to a variety of shocks (Chitiyo *et al* 2016; Mago 2013). Most self-help groups collapsed as the inflationary environment eroded savings done by the members within their groups. The effects of the economic environment of high inflation and recession seriously impacted on women through limiting their savings capacity and their ability to utilise the loans in a more profitable manner (Mago 2013). The nearly decade long macro level economic crisis also affected support programmes of several NGOs as these found it difficult to assist self-help groups in building up a firm savings base (Jaka & Shava 2018; Mago *et al* 2015).

Furthermore, it has also been noted that the majority of microfinance institutions, including group savings and cooperatives, collapsed due to introduction of the new currency system in 2009 as most of the local economy failed to make conversions to the abandoned Zimbabwean dollar and this negatively affected the savings of several groups that were saved in the abandoned local currency (Chitiyo *et al* 2016). The situation was further compounded by government decision in 2008 to withdraw licences of NGOs that were accused of funding self-help groups aligned to certain political parties especially those suspected of being anti-governing party (Zhou 2009).

Additionally, although not at a bigger scale, there are instances where NGOs seemed to have preferred working with more established self-help groups than those perceived as being without track record and led by poor and inexperienced leaders (Mayoux 1999; Riddell 1990; Vivian & Maseko 1994). This did not only lead to collapse of some promising self-help groups but it also perpetuated marginalisation and, thus, worsening of poverty levels amongst these poorest members of the society (Mayoux 1999; Riddell & Robinson 1992; Vivian & Maseko 1994).

The situation of rural women operating in self-help groups has been further worsened by their financial constraints due to the meagre internal savings of their groups, lack of formal financial linkages with the government and other financial institutions such as banks, insurance and mobile service providers (Tom & Munemo 2019). However, lack of such formal linkages is as a result of the decline in the macro-economic performance in the nation where even the government has been failing to fund some of the rural development initiatives through national

budget allocations (Entz *et al* 2016; Matunhu & Mago 2013; Tom & Munemo 2019). Furthermore, most rural communities in the country are financially excluded as a result of very little or non-existence of rural banking facilities something that makes it extremely difficult especially for rural women's self-help groups to be easily serviced by formal banks (Matunhu & Mago 2013; Tom & Munemo 2019). This, however, is unlike experiences of some Asian countries such as Bangladesh, where the establishment of self-help groups followed a subsequent experimental research project of providing lines of credit to rural poor particularly women through the Grameen banking model (Jena & Patro 2016; Krishnaveni & Haridas 2014; Montgomery & Weiss 2005). In addition, in cases where financial services are available, the majority of rural women organised in these self-help groups could still not access them due to lack of collateral which emanate from traditional property rights which are generally skewed against women (Kiprop & Ngetich 2018; Maruzani 2014; Mhembwe & Dube 2017; RBZ 2019; Siambombe & Isaac 2018). Thus, it can be argued that, poverty alleviation and empowerment of rural women through self-help groups remains a pipe dream, especially in the presence of skills deficit, financial and infrastructural constraints they face. This confirms the necessity and significance of 'livelihoods assets', such as financial capital, human capital and physical capital, in promoting sustainable livelihoods for poor rural women. The next section presents possible interventions to the challenges faced by women's self-help groups.

3.6 Possible interventions and strategies to mitigate performance related challenges amongst women's self-help groups in rural Zimbabwe

Evidence presented in the previous section shows a variety of challenges ranging from internal to external that continue to influence the general performance of women's self-help groups in Zimbabwe. The efficiency, effectiveness and sustainability of these self-help groups as livelihoods strategies, particularly for poor rural households, is largely dependent on how they (the self-help groups) respond to these challenges. The following are some of possible intervention measures that could be considered in overcoming challenges facing women's self-help groups: first, most of the challenges faced by self-help groups call for training program on good governance, start-ups and financial literacy, negotiating skills, boosting women's self-esteem and assertiveness (Entz *et al.* 2016; Fletschner & Kenny 2011; IFAD 2018).

Second, to prevent the risk of elite capture of women's self-help groups, it is suggested that poor rural women in particular, must regularly undergo formal training programme regarding organisational management, financial literacy and interpersonal skills (Entz *et al* 2016; Fletschner & Kenney 2011; IFAD 2018).

Third, there is need for self-help group members to prioritise carrying out well-designed promotional campaigns aimed at reducing the impact of cultural norms and beliefs, especially patriarchal tendencies that impact on meaningful participation of rural women in these structures (Chitsike 2000; Fletschner & Kenney 2011; Mazonde & Carmichael 2016). Other than these social and cultural ills, such campaigns should also strive towards enhancing women's ability to bridging existing gaps in access to urban based markets and financial resources in particular. However, the success of the latter largely depends on political will by government to invest in amongst others, road and telecommunication infrastructure that continue to remain a key urban-rural divide (Chitsike 2000; Fletschner & Kenny 2011).

Fourth, the productivity and quality of products produced particularly by the rural women's self-help groups have to improve, provided these self-help groups adopt or are assisted with means to adopt innovative and technologically advanced means of production and communication with their business networks. Some examples may include use of pre-paid cards to distribute loan payments to the members and make use of mobile phone plans to make loan repayment and transfer of cash as this makes it easier for the rural women to gain access to capital through reducing the long distances women have to travel to access such capital (Fletschner & Kenny 2011). It is also imperative that these self-help groups can establish strong and formal linkages with external agencies such as NGOs, financial institutions and relevant government departments (IFAD 2018). This could on one hand, improve their standing with regard to receiving formal recognition from these institutions while on the other hand, making them bankable (Entz *et al* 2016).

Fifth, there is a need to have in place organised provision of child care services and time saving infrastructure especially on energy and water all as an endeavour to reduce the time and effort dedicated by women in providing reproductive services (Fletschner & Kenny 2011). Such time-

saving infrastructure would help in according enough time to rural women to fully participate in the programmes and activities of their self-help groups. It could also be argued that, there is a need to also improve readily available sources of information such as media platforms in the form of community radio stations and newspapers for rural women in particular. Such media sources would stand a better chance in providing important information that may include details of lucrative markets and affordable suppliers of financial capital and other inputs required by self-help group's enterprises (Fletschner & Kenny 2011). In a nutshell, the evidence presented above shows a need to roll out capacity building programmes for members of self-help groups and a need to have governments' political will to invest in basic infrastructure and technologies to benefit rural women's self-help groups.

3.7 Conclusion

The evidence presented in this chapter further confirms the view expressed in Chapter Two that, although self-help groups are a global phenomenon, their operation is highly contextualised to prevailing local factors. For instance, while the dawn of post-colonial era in most developing countries saw a much improved and reasonable contribution of women's self-help groups in turning around socio-economic wellbeing than was the case during pre-and colonial era (see Chapter Two), the opposite seems to be the case in the Zimbabwean context. It may, thus, be argued that, more challenges have contributed to general poor performance and in some cases, the total collapse of several women's self-help groups in a post-colonial era as compared to what obtained in pre-and colonial era in Zimbabwe. This is attributable to the inflationary environment characterised by deteriorating socio-economic conditions of 2000-2009; undue political interference coupled with lack of political will and capacity to adopt an apolitical approach in assisting women's self-help groups, amongst others. This is despite the adoption and promulgation of some progressive post-colonial legislative and policy frameworks (see Chapter Four) and establishment of related institutions by the Zimbabwean government, with some degree of support from NGOs and private sector. Evidence reveals that an inconsistent application and conformity to basic principles of SLF and 'livelihoods assets' have contributed to the current poor state most women's self-help groups found themselves in rural Zimbabwe. However, the historic role and potential inherent in women's self-help groups in turning around socio-economic wellbeing and livelihoods of poor rural women in general remain an undisputable reality.

CHAPTER FOUR

WOMEN EMPOWERMENT AND POVERTY ALLEVIATION IN ZIMBABWE: FROM A POLICY PERSPECTIVE

4.1 Introduction

The previous chapter's focus was on the historical role of self-help groups as drivers of poverty alleviation and empowerment amongst women particularly in Zimbabwe's rural areas. This present chapter analyses women empowerment and poverty alleviation from a policy perspective in Zimbabwe. It is critical to indicate that the policy analysis is carried out from a development studies perspective, and not from a gender studies or feminist perspectives. The existing evidence shows that a post-colonial Zimbabwe has undergone some policy paradigm shifts in her quest to mitigate the socio-economic and political impact of a growing poverty and lack of empowerment amongst women, particularly rural women. Both the literature review in Chapter Three and the empirical evidence presented in Chapter Six shows that, despite policy paradigm shifts experienced in post-colonial Zimbabwe (see discussion below), the shifts did little in so far as changing the material conditions and plight of poor rural women in Zimbabwe since independence. This is despite '*empowerment*' and '*poverty alleviation*' amongst women in Zimbabwe being at the centre of each policy review and subsequent paradigm shift undertaken. In the context of the current policy discourse - National Gender Policy (NGP) adopted in 2013, '*empowerment*' is defined as the process of change that gives individuals greater freedom of choice and action. '*Women's economic empowerment*' is defined as the process which increases women's real power over economic decisions that influence their lives and priorities in society (NGP 2013).

Thus, this chapter critically analyses how key policy principles, objectives and strategies enshrined in the 2004 and 2013 NGP documents embrace and address poverty alleviation and empowerment amongst women, particularly rural women. The findings in this chapter, and Chapter Three, are tested against practise and the lived experiences of ordinary rural women participating in various self-help groups in Zimbabwe (see Chapter Six). To achieve this primary aim, the chapter is structured as follows: first, is an analysis of policy discourse on poverty alleviation and women empowerment in Zimbabwe where focus is on principles, objectives and strategies of the 2004 NGP and 2013 NGP documents concerning poverty and

empowerment amongst women. Second, is an analysis of the rationale behind the paradigm shift from the 2004 NGP to the 2013 NGP. Third, is a reflection on the criticism levelled against these two versions of NGP from both literature and researcher's perspectives. Forth, is an analysis of possible correlation of principles of the two versions of NGP with key concepts of the livelihood assets (see Chapter Two). Finally, a conclusion of the chapter is presented.

4.2 A policy discourse on poverty alleviation and women empowerment in Zimbabwe

The post-independent Zimbabwean government formulated a wide array of national policy and legislative frameworks in its quest to address the inherent historical marginalization of women in the mainstream economy and politics, amongst others. Amongst the pieces of policies promulgated to attain post-colonial women empowerment and alleviation of gender-based poverty are the following: the Gender Affirmative Action Policy of 1992, Land Reform Policy of 1980 & 2000, Indigenisation and Economic Empowerment Policy of 2008, Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZimAsset) Policy of 2013-2018, National Gender Policy (NGP) of 2004 and National Gender Policy (NGP) of 2013. However, for the purpose of this study, the focus of policy analysis is limited to two later policy versions- the 2004 and 2013 NGPs. This is due to the fact that most of the post-independent initiatives to promote women empowerment, gender equality and poverty alleviation amongst women in the country are anchored and guided mainly by these two versions of NGP.

4.2.1 The 2004 National Gender Policy: principles, objectives and strategies concerning poverty and empowerment amongst women

It is imperative that, before making a critical analysis of the 2004 NGP, the section reflects on some of the local, regional and international policies and treaties that have preceded this policy, including its revised version later in 2013, and therefore laid a strong basis and framework within which this policy (2004 NGP) found its expressions on issues of women empowerment and poverty alleviation. From a local context, one such policy is Land Reform Policy of 1980. The Zimbabwe government embarked on the land reform program since attaining independence in 1980 in its endeavor to empower vulnerable groups of the society, including poor rural women, through the introduction of a quota system (FAO 2017; UNECA 2014).

This was reaffirmed in 1998 through government's commitment to have equity as a key principle in the land reform process (NGP 2004). While the motives and track record are debatable, the land reform program intensified in the year 2000 with the compulsory acquisition and violent redistribution of vast tracks of prime land from minority white farmers to the landless black natives gaining momentum (Dziva 2018; FAO 2017; Tarinda 2019). The land reform was intended (at least on paper) to benefit the disadvantaged and landless groups, including rural women living in poverty, through mitigating their limited access to productive resources. This is premised on the fact that 86% of women depend on land for their livelihood while 70% of them constitute all agriculture labour (FAO 2017; Maruzani 2014; NGP 2004). However, only a small percentage of between 10-14% of women benefitted from the program, especially under the A2 model which comprise of individual plots of land classified as small, medium and large-scale commercial schemes. The farms under the A2 model were largely allocated to well-resourced beneficiaries. That is, mainly politically-connected male figures at the expense of many qualifying poor rural women. This could largely be seen as policy deviation driven by political, rather than any other societal interests. It gives context within which one should understand why women particularly poor rural women continue to face widespread marginalisation (Dziva 2018; FAO 2017; Matondi 2012; Tarinda 2019). This is despite women constituting 52% of the total Zimbabwean population and 70% of the total rural population (NGP 2004, 2013).

Other than local policies, there are several regional and international policies and treaties that directly and indirectly influenced policy direction and discourse in Zimbabwe. From the regional and international perspectives, the following are some of policies and treaties to which Zimbabwe is signatory and that found relevant in grounding the promulgation of the 2004 NGP. United Nations Convention on the elimination of all forms of discrimination against women (CEDAW) of 1979, Beijing Platform for Action of 1995, Millennium Development Goals (MDGs) of 2000 and SDGs of 2015 (Dziva 2018; UNDP 2014; Mutanana & Bukaliya 2015; UN 2015; Breda, Lydia & Susana 2000). These treaties have continuously guided (directly and indirectly) the Zimbabwean government and nation in implementing policies and programs that promote women empowerment, poverty alleviation and attainment of sustainable development and periodic policy review processes including the paradigm shift from 2004 NGP to 2013 NGP. For example, the CEDAW, which is effectively the International Bill of Rights for women helped in defining what constitute discrimination against both women and

girls. It also sets a comprehensive framework aimed at tackling gender inequality, poverty alleviation and eliminating gender discrimination (Government Equalities Office 2011; UNDP 2014). Furthermore, submissions of State Party CEDAW reports by member states in which countries report, especially on failures and challenges encountered in promoting the principle of equality between men and women, have been instrumental in guiding the Zimbabwean government in adopting the 2004 NGP. It is worth noting that the 2004 NGP later became the benchmark for the nation in evaluating progress made in promoting equality for both sexes (Andrew & Freeman 2012; De Shutter 2019). This is in light of the view that CEDAW advances the status of women through improving their positions in life. As such, ‘states parties’ have an obligation to improve and promote equality for women, including poor rural women, both in the public and private spheres through concrete and effective policies and programmes (Andrew & Freeman 2012; De Shutter 2019).

Similarly, the Beijing Platform for Action (1995), commonly known as the Beijing Protocol or Declaration, is another critical instrument and a blue print that (to a certain extent) influenced the conceptualisation by the Zimbabwean government of the 2004 NGP (NGP 2004; USAID 2014). Thus, having realised that women have been historically disadvantaged in terms of education, social inclusion and access to assets such as land and other economic and social resources, the Zimbabwean government domesticated the CEDAW and the Beijing Platform for Action in particular, to propagate the enactment and promulgation of several pieces of legislation before the adoption of the first NGP in 2004. These include the Legal Age of Majority Act of 1982, Matrimonial Causes Act of 1987, Administration of Estate Act of 1997 and Maintenance Act of 1999 among other pieces of legislation (NGP 2004; USAID 2014). Furthermore, following the ratification of the Beijing Declaration, the government developed the Plan of Action in 1999 that sought to amongst other things, promote participation of women in politics, decision making and, in the economy (NGP 2004). This has been because the platform provided member states with the first global commitment to initiate gender mainstreaming in all policies and programmes as a key strategy to reduce gender inequalities (UNDP 2014; Breda *et al* 2000; USAID 2014). Also worth noting is that, the Beijing Platform for Action is famous for its focus on critical areas of concern for women empowerment, as such, gender mainstreaming has therefore been adopted as a key strategy aimed at supporting the empowerment of women through expanding on their capabilities, opportunities and choices (Breda *et al* 2000). However, it has been argued that, women in Africa face multilayered

discrimination based on the interplay between sex, race and religion. As such, the effectiveness of instruments such as CEDAW in realising gender equality for African women has been questioned. More so, considering how it has been perceived to be biased towards the West and that it fails to appreciate the cultural diversity mainly for African states (Geng 2019). Furthermore, it has been argued that, on the backdrop of continued gender inequalities and women discrimination globally, it is not sufficient for member states (Zimbabwe included) to only put in place anti-discrimination laws without taking the necessary concrete steps to ensure that women practically enjoy equality in their daily lives (Geng 2019; UNDP 2014; USAID 2014).

In 2000, the MDGs framework was mooted as the main framework to guide governments (Zimbabwe included) in the 15 years of the millennium towards poverty alleviation, gender equality and women empowerment. The MDGs consolidated previous agreements including those on women's rights and women empowerment and gender equality into a set of core goals, targets and benchmarks for community development (UNDP 2014; USAID 2014). Thus, the framework proved critical in the Zimbabwean context as the expired MDGs managed to speak to issues of poverty alleviation and women empowerment through Goals 1 (one) and 3 (three) which focus on the eradication of extreme poverty and hunger and the promotion of gender equality and empowerment of women respectively. However, although gender equality is depicted as a right in itself and a driver for development, the notion that gender equality and women empowerment are viewed as conditions for the achievement of other goals is not well reflected in the MDGs (Dziva 2018; NGP 2017; UNDP 2014).

At a regional level, the African Union (AU) adopted the protocol on the African Charter on Human and People's Rights, commonly referred to as the Maputo Protocol in Maputo, Mozambique, on the 11th of July 2003. The protocol compels states to comprehensively protect African women from any form of discrimination. Thus, it places a moral obligation for AU member states (Zimbabwe included) to promote equal opportunities for both men and women as an empowerment strategy for women who represent the majority of the population in Africa (Geng 2019; WGDD 2016). It is further argued that the Maputo protocol affirms and surpasses the scope of women's rights outlined in previous international treaties and that, as a progressive

instrument, it continues to be translated into domestic laws and programs that ensure women empowerment (Geng 2019; WGDD 2016).

The other notable treaty that aided the Zimbabwean government in adopting the 2004 NGP is the 2003 African Women's Protocol which sets the minimum target of 50% representation for women in decision-making bodies by the year 2020 (USAID 2014). Important to note is that, as a result of regional treaties, the Zimbabwean government managed to adopt equally innovative laws, policies and other institutional mechanisms at national level aimed (at least on paper) at advancing women empowerment and poverty alleviation - see discussion below (Geng 2019; WGDD 2016). Thus, African instruments, just like other regional and international instruments across the world, largely reaffirm, recognise and give assurance of the rights already protected by the UN instruments. All these have been instrumental in shaping Zimbabwe's internal policies and legislation. It is therefore argued that, Zimbabwe being a member of the UN, AU and Southern African Development Community (SADC), managed to ratify most of the international and regional declarations, protocols and treaties, most of which were domesticated to aid the participation and empowerment of women in the socio-economic political processes. However, it should be noted that despite the celebrated achievements of the discussed protocols and treaties, there is still the persistence of many challenges that hinder women from attaining their full rights. These revolve around policy deviation and none implementation, entrenched cultural and religious practices and exclusionary economic systems where women continue to be the main targets of violence and discrimination (Asuagbor 2016; Geng 2019; WGDD 2016).

Subsequent to the policies and treaties that were formulated with the intent to address both local and global poverty and inequality, the post-2000 period saw the promulgation of a more targeted and women biased policy called the National Gender Policy. The first NGP was formulated and promulgated in 2004 and formed arguably the basis for the subsequent policy paradigm shift that ushered the dawn of a revised version, the 2013 National Gender Policy-see discussion and analysis below. Worth noting are two things: first, is the fact that despite 'women' being central to 2004 NGP, the actual implementation became the mandate of the Ministry of Youth Development, Gender and Employment Creation. Interestingly, the

nomenclature of the ministry suggested a specific emphasis on ‘youth development’ ahead of ‘women development’.

Second, in the context of the 2004 NGP, the concept of ‘empowerment’ is defined as creation and expansion of one’s knowledge, skills, decision-making and other power bases giving women the capacity and capability to exercise the influence and leadership on their own (NGP 2004). Furthermore, in its quest to guide government’s program in addressing inequality in the society, the 2004 NGP was premised on the *Growth with Equity* ethos. The ethos was rolled out across various thematic areas that are crucial for national development. These include decision-making and politics, economy, training and education, and institutional mechanisms for the advancement of women (Ndoma 2017; Dziva 2018; Chabaya, Rembe & Wadesango 2009; Maphosa *et al* 2015; NGP 2004; Tarinda 2019). In terms of its intent to take the national agenda on women empowerment to the next level, the policy was anchored on several principles, objectives and strategies that advocate for prioritisation of women empowerment across sectors particularly their economic emancipation. The following are some of key policy principles that should not only be seen as a demonstration of the state’s intent (at least on paper) to mainstream gender equality including women empowerment. Rather, they are lenses for assessing the impact of actual policy implementation on the livelihoods of women, particularly rural women (see Chapter Six), including answering key research questions of this study.

First, the 2004 NGP advocates for inclusion of women in the economy through agricultural production for domestic consumption and labour-intensive tasks or activities, such as child rearing, fetching water and firewood, all for household survival.

Second, the policy emphasises human development driven by the principles of equity, equality, participation and association. The latter principle on ‘association’ may particularly be key in understanding the activities and relations amongst women participants in various agricultural self-help groups discussed and analysed in Chapter Six.

Third, is the policy principle that advocates for elimination of gender discrimination in development including economic development through '*appropriate individual and collective strategies*' - with rural women's self-help groups being a classical example of a collective strategy.

Fourth, is the policy principle that advocates for non-partisan implementation of 2004 NGP which on contrary, was driven by a lack of political will and commitment to foster growth and enhance gender equity.

Fifth, is the policy principle that advocates for women emancipation through equal and equitable access, control and ownership of resources, information, opportunities and decision-making positions in all areas and at all levels and spheres of life. Resources referred to here may include productive agricultural land and adequate water supply for women, information pertaining to business funding opportunities and business marketing strategies.

Sixth, is the policy principle that advocates for the institutionalisation of equality in terms of inheritance and land property rights between women and their male counterparts through strengthening institutional legal capacity to respond to such issues.

Seventh, is the policy principle that advocates for programs on training and capacity-building targeted at women to enable them to compete for land resources, finance and other inputs such as fair access to water supply.

Eighth, is a policy principle that advocates for a gender-sensitive provision of water for domestic use so that women's work load is reduced. However, this is one of principles that attracted some criticism from the researcher- see discussion in Section 4.3 below.

Ninth, is the policy principle that advocates for establishment of gender-sensitive financial schemes to assist disadvantaged groups to start and develop their own businesses.

Tenth, is the policy principle that advocates for demystification of mining sector to encourage women participation. Lastly, is the policy principle that advocates for facilitation of a positive portrayal of women by the media.

The policy principles stated above reflect that the 2004 NGP was launched with the intent to promote equal opportunities, specifically for women to fully participate in the economy and in decision-making processes in all spheres of life. Furthermore, the 2004 NGP gave way to a range of initiatives in the country that were meant to address gender inequalities (Maphosa *et al* 2015; NGP 2017). Notable initiatives of the policy include the passing of legislation to operationalise the policy, the adoption of institutional frameworks such as the establishment of the Ministry of Women Affairs, Gender and Community Development (WAGCD) in 2005 with gender focal persons in line ministries and parastatals, and the creation of the Broad-Based Women's Economic Empowerment Framework (BBWEEF) in 2012. The BBWEEF aimed to mainstream women into key sectors of the economy, social life and politics (FAO 2017; Matonhodze & Guzura 2014; NGP 2013; 2017; Tarinda 2019). Another notable achievement during the tenure of the 2004 NGP was the establishment of the gender budgeting concept which led to the creation of the Women's Development Fund (WDF) supported by treasury, and the development and implementation of women's savings and lending schemes by development agencies. In addition, several women's associations were launched in key economic sectors as a way of promoting the participation of women in these sectors (NGP 2013). It was also as a result of the 2004 NGP that the government initiated the setting up of a National Gender Commission (NGP 2004; USAID 2004). However, as indicated earlier, 2013 saw a policy shift from 2004 NGP to 2013 NGP.

4.2.2 The 2013 National Gender Policy: principles, objectives and strategies concerning poverty and empowerment amongst women

Noteworthy is how the policy review that saw a shift from 2004 NGP to 2013 NGP did not seek to bring a complete overhaul or replacement to the key principles of the policy. Instead, it sharpened focus on women empowerment and gender equality as it refined and complemented specific key policy objectives, strategies and principles initially enshrined in the 2004 NGP. The 2013 NGP sought to achieve a gender just society where men and women enjoy equality

and equity while participating as equal partners in the development process of the country. This was to be achieved through, amongst others, focusing on several priority areas from the Beijing Platform for Action (Dziva 2018; Maphosa *et al* 2015; Tarinda 2019; USAID 2014). Thus, unlike the 2004 NGP, the 2013 NGP prioritised eight areas from the Beijing Platform for Action that focus on constitutional and legal rights, economic empowerment, politics and decision making, health, education and training, violence, environment, media and ICT from a women empowerment perspective (FAO 2017; NGP 2013; Maphosa *et al* 2015; Matonhodze & Guzura 2014; Tarinda 2019). Unlike the 2004 NGP which was premised on the *Growth with equity ethos*, the 2013 NGP was premised on principles of *justice, equality, integration and inclusiveness* of women, particularly in key decision-making positions (Matonhodze & Guzura 2014; NGP 2013; Tarinda 2019). The researcher submits that there are ten (10) policy objectives, strategies and principles that to some extent, show government's commitment (at least on paper) to address poverty alleviation and empowerment amongst women, particularly rural women.

First, the 2013 NGP advocates for the establishment of mechanisms to actualise the gender equality provisions of the country's constitution and other international instruments on gender equality. This advocacy is done through auditing existing laws to identify gaps so as to enact new instruments. The policy calls for the operationalisation of institutions such as the Gender Commission. Notable in this 2013 policy review is sudden inclusion and emphasis of concepts such as '*gender commission*' that were missing in the 2004 NGP. It may, thus, be appropriate to argue that, characterizing policy paradigm shift from 2004 NGP to 2013 NGP is government's commitment to institutionalise the implementation and monitoring of the 2013 NGP through entities such as the Gender Commission.

Second, unlike the 2004 NGP, with its narrow focus on agriculture, the 2013 NGP goes beyond agriculture and advocates for the inclusion of women in mining, tourism and manufacturing as some of key sectors to drive promotion of equal access to entrepreneurial opportunities and equity in ownership of business.

Third, the policy emphasises the development of micro and macro level institutional mechanisms. These include networks for women to effectively receive entrepreneurial support.

Fourth, is the emphasis of the policy on transformation of informal livelihoods and income generation activities into viable economic activities through broadening agro-entrepreneurship particularly in disadvantaged rural areas.

Fifth, is the policy principle that advocates for training and capacity building for women particularly in areas of entrepreneurship, business leadership, self-confidence, advocacy, negotiation skills and financial literacy. This enables women to compete equally for opportunities in the workplace, marketplace and in governance structures.

Sixth, is the policy principle that advocates for affirmative action to be pursued for rapid and efficient progress towards redressing gender inequality. Thus, the principle of affirmative action seeks to enhance access to finance and other productive resources, particularly for marginalised women.

Seventh, is the policy principle that advocates for multi-sectorial gender mainstreaming in all aspects of development for both state and non-state actors to address gender inequalities within their areas of mandate especially through gender focal points in all sectors of the economy.

Eighth, is the policy principle that advocates for peace and harmony at family, community and national level. This is in light of the fact that, peace and harmony are fundamental ingredients for positive outcomes in communities as they contribute to fair appropriation, ownership and control of productive assets particularly for women at all levels.

Ninth, is a policy principle that emphasises gender responsive effort in the management of the environment and natural resources and in sustainable energy sources, water and sanitation.

Tenth, is a policy principle that advocate for the creation of a supportive and programmatic environment for non-tolerance to all forms of Gender Based Violence (GBV). Just like the 2004 NGP, the 2013 NGP also has a policy principle that advocates for the facilitation of a positive portrayal of women by the media to protect their human dignity. There have also been calls for women entrepreneurs in marginalised areas to have enhanced access and effective application of ICTs.

Apart from the stated policy principles and objectives above, the 2013 NGP formulated specific strategies aimed at empowering women economically. Thus, unlike the 2004 NGP which looks at the concept of empowerment broadly or in general, the 2013 NGP specifically puts more thrust on the concept of ‘women’s economic empowerment’. It emphasises on increasing women’s power over economic decisions that affect their lives. Among a wide array of strategies that the 2013 NGP formulated in an endeavour to promote women’s economic empowerment include; the need to promote equal access and control over economic resources, elimination of gender inequalities in labour markets, formulation of capacity building programmes aimed at strengthening participation of women in decision-making and the need for strategic partnerships to enhance entrepreneurship skills especially for marginalised women.

The 2013 NGP also advocates for the removal of institutional and legal barriers that prevent women from formalising and growing their businesses as another strategy for them to achieve economic empowerment (NGP 2013). Notably, the 2013 NGP also calls for the private sector to formulate and implement corporate social responsibility programmes as a way of aiding the economic empowerment of women.

4.2.3 A possible rationale behind paradigm shift from 2004 National Gender Policy to 2013 National Gender Policy

The focus now shifts to a critical analysis of the rationale behind the paradigm shift from 2004 NGP to 2013 NGP discourse. The analysis is mainly informed by the researcher’s personal observations and understanding of existing polices including theoretical writings on policy contents and its performance. From researcher’s observation, the paradigm shift in the 2013

NGP discourse emanates from several policy gaps emerging as a result of a policy review process. First, is the shift of emphasis of the policy from the Ministry of '*Youth Development, Gender and Employment Creation*' to the Ministry of '*Women Affairs, Gender and Community Development*'. This conceptual shift in the nomenclature of the ministry from "youth development..." to "women affairs..." is notable as one of long-standing key policy gaps that had to be addressed through policy review process in 2013 (NGP 2004; 2013). Other than the conceptual shift noted above, another notable and possible driver for the policy review process was a need for the inclusion and clear definition of concept of '*women's economic empowerment*' in the 2013 NGP. This is a key concept whose definition was missing in the 2004 NGP version (NGP 2004; 2013). Even the definition of concept of '*empowerment*' saw a radical change from a heavily loaded and broad definition contained in 2004 NGP to a more concise and focused definition in the 2013 NGP (NGP 2004; 2013).

As noted earlier in the discussion, the policy review that saw a shift from 2004 NGP to 2013 NGP did not in the main, seek to replace the older version. Instead, it improved upon certain key policy objectives, strategies and principles initially entailed in 2004 NGP. It brought a sharpened focus on women empowerment and gender equality. For example, the policy review process refined the principle of gender affirmative action which was not clearly explained in the 2004 NGP. This was necessitated possibly by the observation that, the 2004 NGP principle on women emancipation through equitable access of productive resources largely neglected marginalised women through its biased focus on elite and urban women (NGP 2004; 2013).

The policy review process of 2013 also led to the refinement of the 2004 NGP principle that advocated for provision of water to women for their domestic use. This was through the formulation of the new policy principle that goes beyond the mere provision of water. It now advocates for a policy principle on gender responsive management of the environment, natural resources and sanitation. This was probably after the realisation that, majority of women relies on natural resources for food and income. Thus, the focus of the reviewed policy is on addressing gender inequalities in the broader conservation of the environment rather than having a narrow focus on the provision of water only (NGP 2004; 2013).

The 2004 NGP shortcomings due to inadequate government institutional support in mainstreaming gender has been identified as another policy gap that had to be addressed through the policy review process in 2013. Thus, the 2013 NGP goes a step further in calling for the private sector to contribute towards the achievements of its objectives through programmes such as corporate social responsibility - something that was missing in the 2004 NGP (NGP 2004; 2013). In addition, the other notable outcome of the policy review process is the manner in which the government institutionalises the implementation and monitoring of 2013 NGP through the Gender Commission and formulation of women's associations in various key economic sectors- something that could not be achieved during the tenure of the 2004 NGP.

Also, worth noting about the policy review process, is the emphasis of the 2013 NGP on entrepreneurship as an instrument in facilitating the economic empowerment of women. This was after the realisation that the majority of women missed out on economic opportunities during the 2004 NGP tenure as a result of economic deterioration that resulted in high unemployment levels in the country. Thus, unlike the 2004 NGP, the 2013 NGP focuses more on transforming livelihoods through entrepreneurship activities (NGP 2004; 2013).

To complement the concept of women economic empowerment, the 2013 NGP further advocates for the removal of institutional and legal barriers that prevent women from formalising and growing their businesses (NGP 2013). The researcher also observed that another policy gap of the 2004 NGP is that, it was not legally enforceable despite its emphasis on non-partisan implementation and as such, the policy review process saw the formulation of 2013 NGP which is anchored on the adopted new constitution of 2013. This was meant to strengthen the political will and formulation of legal instruments that could possibly help in enforcing the promotion of gender equality in the country (NGP 2004; 2013).

Another outcome of the policy review process of 2013 is the manner in which the 2013 NGP complement the 2004 NGP through advocating for the development of micro and macro institutions and other networks for women as a way of encouraging their entrepreneurship. This

was a departure from the 2004 NGP whose focus was on women's economic development through individual and collective strategies (NGP 2004; 2013).

With regard to the internal and local context, the researcher notes selected post-2004 local policies that may have possibly laid foundation and prompted the policy review that led to 2013 NGP. First, is Indigenisation and Economic Empowerment Policy of 2008, a policy that was backed by the Act of Parliament Chapter 14:33. This policy sought to reduce historic poverty, enhance the living conditions and economic empowerment of the hitherto disadvantaged Zimbabweans through facilitating their participation, particularly in benefits from resources and economic development (Dziva 2018; Uneca 2014; Zvavahera, Chigora & Tandzi 2018; Zvoushe, Uwizeyimana & Auriacombe 2017). Thus, the development and application of this policy was done with the view to remove barriers and limitations for the indigenous Zimbabweans to enter into mainstream economy, especially for the marginalised rural communities where women are a majority. The institution of affirmative action programs was started for the locals to find their footing in the economy through having control over resources and opening up opportunities for equal participation under this particular policy (Uneca 2014; Zvavahera *et al* 2018; Zvoushe *et al* 2017).

Secondly, the policy review of the 2004 NGP and its culmination into the 2013 NGP should also be understood within local changes such as the adoption of the 2013 Constitution which enshrined far-reaching gender equality provisions (Asuagbor 2016; NGP 2013; 2017). The 2013 constitution calls for gender mainstreaming where it posits that every woman has full and equal dignity of the person with men. As such, women should have equal opportunities in all spheres of their lives including in political, economic and social activities (Ndoma 2017; FAO 2017; Maphosa *et al* 2015; NGP 2013; Tarinda 2019). Thus, major provisions of CEDAW were domesticated in the new constitution. For example, the constitution in Chapter 2 Article 17 (1) indicates that the state must promote full gender balance of the Zimbabwean society. This reflects that the state is compelled to provide for the full participation of women in all spheres of the Zimbabwean society based on equality with men (Maphosa *et al* 2015; NGP 2013; UNECA 2014). The calling for gender equality by the constitution, especially through affirmative action provisions, asserts its resolve for redressing gender inequality. It is, therefore argued that, the Zimbabwean constitution is widely commended for its firm commitment (at

least on paper) to gender equality and women empowerment based on that, it calls the state to ensure gender balance and fair representation especially of the disadvantaged groups and the promotion of women's participation in all spheres of society (FAO 2017; Tarinda 2019; USAID 2014).

In addition, new priorities from other local policies such as the Land Reform Programme and the ZimAsset frameworks, and considerations to do with climate change response strategies and gender considerations in disability mainstreaming, initiated the need for a new NGP that was to be aligned to all the changes (NGP 2013). Furthermore, the review of the 2004 NGP in 2013 was amongst others, prompted by local issues picked up and raised by state's institutions and various local entities and organisations in Zimbabwe.

Other than local policies discussed above, there are post-2004 regional and international policies and treaties adopted and emerging issues that prevailed under the changing political, economic and social contexts at regional and international levels that influenced policy shift from the 2004 NGP to the 2013 NGP. For instance, as a member of the UN, AU and SADC, Zimbabwe is signatory to regional and global treaties and has ratified international and regional declarations, protocols and conventions crafted to provide for gender equality, especially through aiding the participation of vulnerable women in socio-economic political processes (Ndoma 2017; FAO 2017; Maphosa *et al* 2015; Tarinda 2019). As such, Zimbabwe is expected to take cognisance of international norms and standards to domesticate, mainstream and implement at local level, the pronounced regional and international statutes and protocols in order for the fundamental rights and freedoms of vulnerable groups, particularly women, to be realised. Thus, the dictates of several regional and global protocols and declarations necessitated the shift by the government from the 2004 NGP to the 2013 NGP. This was in view of the fact that, most set targets of such protocols and declarations on the elimination of discrimination and empowerment of women were not satisfactorily achieved by the nation with the adoption of the 2004 NGP (SADC & SARDC 2016).

More importantly, successive global reviews of the Beijing Platform for Action necessitated the policy paradigm shift for Zimbabwe, especially when ten-year and fifteen-year progress

reviews were done on implementing the Beijing Platform for Action in 2005 and 2010, respectively. The reviews focused basically on the major achievements, gaps, challenges and consideration of new initiatives to ensure full implementation of the declaration (NGP 2013; UN Women 2005). Similarly, African governments (Zimbabwean government included) in their attempt to align with the UN instruments, also adopted regional commitments on gender equality, namely: the SADC's protocol on Gender and Development of 2008 among an array of other development instruments and policies (Chabaya *et al* 2009; Maphosa *et al* 2015; SADC 2008; Tarinda 2019; UNECA 2014).

The 2008 SADC protocol on Gender and Development calls for gender mainstreaming as it views gender equality and equity as fundamental human rights that promote especially women empowerment (SADC 2008; SADC & SARDC 2016; Maphosa *et al* 2015; USAID 2014). The SADC protocol on Gender and Development is however, a synthesis of international, continental and regional policy documents that include CEDAW, Beijing Platform for Action and the UN MDGs. As such, one of its major objectives is to enable for the empowerment of women and the elimination of women discrimination through having in place gender responsive legislations, policies, programmes and projects within the member states (SADC & SARDC 2016).

The above discussion shows that, the changing political, economic and social context at global, regional and local levels influenced the policy paradigm shift from the 2004 NGP to the 2013 NGP. It became imperative for the new NGP to effectively advance gender equality and equity which is in alignment with prescripts of all these regional and international policy frameworks. More importantly, there was need for the UN MDGs to be achieved under a new policy dispensation, more so, considering the emerging development priorities in the economic, political and social spheres both at local and international levels.

However, with the expiry of the MDGs in 2015, there were repeated calls by stakeholders for a development framework that emancipate all vulnerable groups in society, including poor rural women. This saw nations adopting the 2030 Agenda for Sustainable Development. Policies such as the SDGs outline the goals, principles and methods designed by the UN to guide

governments towards poverty reduction and attainment of sustainable development. Thus, among other things, the SDGs emphasise the need by stakeholders to mainstream gender in development initiatives. This includes endeavours for poverty reduction in the global south and has led several gender and women empowerment scholars to applaud the agenda document for acknowledging that the majority of women live in poverty situations across the globe (Dziva 2018; UN 2015). The emphasis on gender equality and women empowerment in the SDGs framework calls for an improvement in gender mainstreaming at national levels. Hence, the need for a renewed impetus to a more comprehensive approach to gender equality and women empowerment through the formulation of enabling policies.

4.3 Rural women and experiences of poverty alleviation and empowerment in the context of existing policy gaps: Critique of 2004 NGP and 2013 NGP

Notwithstanding the strides made in investing in policies and programs that promote poverty alleviation and empowerment amongst women, particularly rural women, the socio-economic and political marginalisation of women remains a challenge in Zimbabwe. The persistence of this multi-faceted women marginalisation should mainly be understood within a twofold context. First, it is due to gaps in the existing policy than as a result of a policy vacuum. Second, it is due to policy promulgation without policy implementation (see full discussion and analysis below). For the purpose of this study, both the personal observations of researcher and critical theoretical reflections on 2004 NGP and 2013 NGP would be used as the basis for an analysis and critique of existing policy gaps, and possible implications for women empowerment and poverty alleviation in Zimbabwe.

Other than researcher's observations and subsequent policy gaps discussed above, the evidence presented in literature and series of internal review reports further shows several policy gaps that exist in both versions of the NGP. For instance, these include several disparities that are mainly exhibited in the level of women's access amongst others, to key resources such as productive agricultural land, participation in the economy, governance and decision-making processes, and in terms of women access to legal protection against gender abuse and gender-based violence (FAO 2017; Maphosa *et al* 2015; Msiyazviriyo 2016; SNV 2018; USAID 2014). Despite expressing intent for attainment of gender equality and equity as imperatives

for social justice and sound economic emancipation of women through the application of 2004 NGP, the 2013 Human Development Report shows that Zimbabwe continues to be ranked lowly in terms of gender equality (Malik 2013; NGP 2013). Thus, the majority of women in Zimbabwe, particularly those residing in rural areas, continue to experience low status with respect to empowerment, access, control and ownership of economic resources and opportunities and participation in decision-making despite the promulgation of the 2004 and 2013 NGP (Ndoma 2017; Malaba 2016; NGP 2013; Maphosa *et al* 2015; Maruzani 2014; USAID 2014). The contextual issues discussed in Chapter Three persist despite the promulgation of at least two versions of the NGP in 2004 and 2013 respectively.

Once more, persistence of these contextual issues should also be understood within a twofold context. First, it is due to gaps in the existing policy than policy vacuum. Second, it is due to policy promulgation without policy implementation. Based on theoretical policy analysis done in Section 4.2.1 & 4.2.2 above and personal observations of the researcher, it is possible to identify the following policy gaps that may assist in explaining or understanding the current plight of women, particularly those involved in agricultural self-help groups in rural areas. First, there is the narrow focus and emphasis of 2004 National Gender Policy on agricultural production for *domestic* consumption amongst women instead of advocating for agricultural production for both *domestic* and *commercial* purposes. Furthermore, contrary to policy pronouncements, disabled women and other vulnerable women groups have under the tenure of the 2004 NGP, not in practice, been adequately targeted in various empowerment programmes (NGP 2013; 2017).

The analysis of the principles of the 2004 NGP also reveals that, despite its call for women emancipation through equal and equitable access, control and ownership of resources, information, opportunities and decision-making positions, the reality on the ground proves that the policy fell short in realising this emancipation for women. Consequently, control and access to strategic resources such as productive land and finances, remained skewed in favour of men. On the other hand, the feminisation of poverty remained persistent despite the 2004 NGP advocating for the establishment of gender sensitive financial schemes to assist disadvantaged groups of women to start and develop their businesses (FAO 2017; Mago 2013; NGP 2013). Similarly, in as much as the 2013 version of the policy calls for the inclusion of women in the

key economic sectors of mining, agriculture, tourism and manufacturing, it did so in the absence of a conducive environment, particularly for the vulnerable rural women who find it difficult to participate and equally compete in these key economic sectors.

Second, is the focus and emphasis of the 2004 National Gender Policy on the provision of readily accessible water for *domestic* use to reduce women's work load without putting similar emphasis in advocating for provision of readily accessible water to reduce work load of women engaging in small-scale commercial farming or agriculture in rural areas.

Third, is the focus and emphasis of National Gender Policy on labour-intensive tasks to support women empowerment without advocating and embracing technology-driven economy as an alternative for rural women in Zimbabwe.

Fourth, in as much as both the 2004 and 2013 NGP emphasise the significance of media and information communication technology for emancipation of women, the policy is silent on key physical livelihood asset such as transport, and roads infrastructure, particularly for rural communities to safeguard and sustain their desired livelihood outcomes. This should have been the case considering the glaring rural-urban divide that does not only have the potential to deny rural women's self-help groups easy access to urban-based markets but could also act as barrier to accelerating growth and poverty reduction in rural communities (FAO 2017; Tom & Munemo 2019). In the context of the study, application of the physical livelihood assets helps to demonstrate the significance of basic infrastructure in either promoting or hindering the marketing-related operations of rural women's self-help groups as a mechanism to improve livelihoods amongst women in developing countries, particularly rural areas. For instance, sustainable empowerment and poverty alleviation amongst rural women would require of them to be able to access markets for their collective production - be it agricultural or any other sector (FAO 2017).

Fifth, the empowerment drive of both versions of the policy fell short of mainstreaming gender and ensuring access to capital for self-help projects, particularly for the rural poor women. As

such, the policy has been criticized for being a one-size-fit-all approach in addressing the political and socio-economic imbalances. This is mainly because the potential beneficiaries, that include poor rural women, were marginalised from accessing benefits of policies such as the Indigenisation and Empowerment Policy and other affirmative action programmes meant to redress gender inequality (Dziva 2018; Zvavahera *et al* 2018; Zvoushe *et al* 2017). Thus, rural women have been largely discriminated against despite expressed intent, especially of the 2013 NGP to establish mechanisms that actualise gender provisions of the new (2013) constitution and other international instruments.

Sixth, the criticism against both versions of NGP over the years has revolved around the general lack of policy implementation and the absence of monitoring and evaluation where policy implementation (although at minimal scale) seems to have been realised (Matonhodze & Guzura 2014; Mutanana & Bukaliya 2015; Uneca 2014). Amongst key hindrances, cultural stereotypes present major stumbling blocks in the full implementation of the NGP in the nation. This has however, exacerbated the low status of women especially in rural communities; something that immensely contributed in the country to be ranked lowly in terms of gender rankings (Ndoma 2017; Mutanana & Bukaliya 2015; NGP 2013). Cultural attitudes, especially those that do not value women's leadership, have also been a stumbling block to women's participation in decision-making despite having both the 2004 and 2013 versions of the NGP in place for some time now. For example, access to political leadership for the majority of women is attained through political parties which are in themselves male-dominated, thereby limiting their full potential as leaders (Uneca 2014; USAID 2014). Thus, women largely remain excluded and under-represented in the social, political and governance processes in the country despite having the NGP in place for more than a decade and half.

Seventh, is lack of internal capacity, particularly by key government ministries such as the MWGCD (now known as the Ministry of Women Affairs, Community Small and Medium Enterprises Development (MWCSMED). This has adversely impacted on the progress of the gender policy as gender mainstreaming is not effectively done especially at different levels, largely because of inadequate budgetary allocations for the promotion of gender equality, poverty alleviation and women empowerment (Matonhodze & Guzura 2014; Mutanana & Bukaliya 2015; Uneca 2014). It can therefore be argued that, both versions of the NGP suffer

from a lot of criticism based on arguments of inadequate implementation of the policy by key stakeholders as a result of lack of resources and because of the entrenched patriarchal values within national institutions some of which have been mandated to enforce the policy. All these have contributed in excluding women from the mainstream economy and political processes despite having both versions of the NGP in existence (Matonhodze & Guzura 2014; Uneca 2014). Evidence in Chapter Three shows that, the 2004 and 2013 NGP failed to create a culture of an apolitical approach by government in funding community structures including women's self-help groups in Zimbabwe. The promulgation of 2004 NGP and its subsequent review in 2013, including the establishment of a designated ministry in the form of Women Affairs, Gender and Community Development, have done little in undoing socio-economic and political marginalisation of women particularly in patriarchal-stricken rural communities. This view is however yet to be subjected to further test, through personal experiences of rural women who are members of various self-help groups expressed in Chapter Six. Thus, entrenched patriarchy has the potential to hinder the attainment of peace and harmony that the 2013 NGP advocate for to enable women to enjoy fair appropriation, ownership and control of the productive assets.

Apart from the lack of policy implementation, the other challenge facing the policy is lack of effective public awareness programmes. Consequently, the policy and its intent remain largely unknown amongst women, particularly poor rural women who are the intended target population (Uneca 2014). Both the lack of policy implementation and awareness programmes, further perpetuate marginalisation of rural women in terms of land ownership, access and control. This is despite the recommended quota of 40% of land allocation to women (Dzvimbo, Monga & Mashizha 2018; FAO 2017; Matonhodze & Guzura 2014). As a result, the majority of women, especially in marginalised rural areas continue to have secondary user rights to land (through patrilineal line) due to lack of gender sensitivity in the manner the land reform programme was implemented. It has also been argued that although the gender policy managed to demystify and broaden participation by women in sectors such as energy, tourism and the environment through the BBWEEF and groupings such as Women in Mining, the formation of such groupings has been criticised for being rooted in partisan basis. As such, this has contributed in limiting participation of the majority of ordinary women especially those not interested in the politics of the day (Matonhodze & Guzura 2014). Thus, apolitical women remain largely excluded from the historically male-dominated mainstream economy despite

performing 53% of all economic activities particularly in the informal sector (Matonhodze & Guzura 2014; Tarinda 2019; Uneca 2014; USAID 2014).

Finally, while the primary focus of this chapter is on women's access to economic opportunities and empowerment, both the 2004 NGP and 2013 NGP have also been criticised for their failure to undo the inherent feminisation of poverty that continues to manifest itself through the lack of women access to education and health facilities especially in poor rural areas (Matonhodze & Guzura 2014; Uneca 2014). Based on policy gaps and the theoretical reflections on 2004 NGP and its 2013 review in the above discussion, it is interesting to see how all the issues raised have influenced both lived experiences and perceptions of members of rural women's self-help groups and other key informants in the six poverty-stricken rural wards of Shurugwi District (see Chapter Six). Worth noting also from the above discussion is that, despite failure by policies to translate into tangible benefits for women's empowerment in Zimbabwe, provisions to strengthen legal and institutional capacity particularly of the Gender Commission and the MWCSMED can go a long way in deconstructing the negative social constructions of patriarchy that are responsible for preventing and undermining women's participation especially in key economic sectors, and to enhance their access to productive resources. Furthermore, negative social constructions of gender can be dealt with through positive portrayal of women by the media given that both NGPs (2004 & 2013) attached importance to the role played by media in protecting women's dignity.

4.4 Principles enshrined in 2004 and 2013 National Gender Policies and possible correlation with key concepts of livelihoods assets

In as much as the 2013 NGP aims to establish a gender just society in which men and women enjoy equity, contribute and benefit as equal partners in the development of the country, the same policy has also entrenched key concepts similar to those underpinning livelihoods assets from the Sustainable Livelihoods Framework (SLF). Thus, this section critically reflects on how there is alignment or conformance between policy principles and objectives about women poverty and empowerment and the five concepts (human capital/assets, social capital/assets, natural capital/assets, financial capital/assets, and physical capital/assets) underpinning study's conceptual framework built on livelihoods assets. It is worth noting that the appropriate

application of these five assets play a vital role in understanding operations and dynamics of people-driven initiatives such as self-help groups in promoting poverty alleviation and empowerment of women particularly in rural areas (Chambers & Conway 1992; Petersen & Pedersen 2010; Scoones 1998). The discussion and analysis in Chapter Two shows that the livelihood asset on human capital allows people to achieve desired livelihood outcomes through acquisition of skills, knowledge, ability to labour and good health (Petersen & Pedersen 2010; Scoones 1998). Thus, it is argued that, people's health status determines their capacity to work and ability to acquire skills and knowledge required in determining the returns from their labour.

Similarly, the 2013 NGP has emphasised on the need to improve on capacity building programmes to enhance, especially women's business skills and promoting their participation in politics and decision-making (NGP 2013). In advocating and expressing similar intent to what is entailed in 'human capital' (see Chapter Two), both the 2004 and 2013 NGP, in their priority areas, have also emphasised the significance of attaining women's economic empowerment through strategic partnerships for '*training programmes*' including establishment of oversight entities such as gender commission and ministry dedicated to women affairs. It is such women-centred '*training programmes*' in particular that should be embraced as drivers for enhancement and acquisition of the skills and knowledge ('*human capital*'), that could empower women to actively participate in key sectors and areas such as entrepreneurship, mining, business leadership, advocacy and financial literacy (Entz *et al* 2016; IFAD 2018; NGP 2004; 2013). What is worth noting is that, the asset on human capital as entrenched in both versions of the NGP focuses more on various women-centred training programmes and skills acquisition, either prior to, or during group participation by rural women who in this case, became members of various self-help groups particularly in a rural context.

Similar to the intent and advocacy expressed by 'social capital' (see Chapter Two), the 2013 NGP has emphasised amongst others, collective investment in the development of appropriate '*micro and macro institutions*' and establishment of a '*gender commission*' and '*networks*' for women. It is the view of the researcher that, establishment of rural women's self-help groups (see Chapter Six), fits the policy view of at least '*micro institutions*' and has characteristics and potential as mechanisms and platforms for networking amongst rural women. Another example

is establishment of the Zimbabwe Women Micro-Finance Bank in 2018 with intent to cater for all women, including those in rural areas (Tarinda 2019). Furthermore, this policy stance and advocacy for '*micro and macro institutions*' as possible mechanisms for women '*networking*' is no different from the view expressed by 'social capital', that for poor people to achieve their desired livelihood outcomes, they require social resources such as '*networking*', membership of formalised groups, relationships of trust between people and access to wider '*institutions of society*' (NGP 2013; Petersen & Pedersen 2010; Scoones 1998). This should be done as a way of transforming informal rural livelihood income-generation into viable and sustainable economic activities, particularly for the disadvantaged rural women.

As discussed in Chapter Two, it has been shown that the livelihood asset on natural capital allows people to attain and sustain their livelihoods through having access to critical resources such as land, water, minerals, trees and forests (Chambers & Conway 1992; Petersen & Pedersen 2010; Scoones 1998). It is argued that, since more women in rural areas rely on natural resources for their livelihoods, and that the effects of climate change threatened to increase inequalities especially in rural areas where 70% of rural population are women, the 2013 NGP therefore calls for gender responsive in the management of the environment and natural resources. However, the call by the 2013 NGP is anchored on the need to enhance women's access to '*land*' and other '*natural productive resources*' to empower especially rural women (NGP 2013; Nelson 2011). Thus, the availability, and access to land and other natural assets such as water, trees and forests is depicted as playing a significant role in empowering and alleviating poverty amongst rural women. This is especially considering that women with land rights have enhanced status and greater bargaining and decision-making power within their communities (Dzvimbo *et al* 2018; Maruzani 2014).

In addition, similar to the intent and advocacy expressed by 'financial capital' (see Chapter Two), where financial capital has been depicted as a significant livelihood asset that poor women require for poverty alleviation and empowerment, the 2013 NGP has emphasised amongst others, the need for the establishment of gender sensitive '*financial schemes*' to assist disadvantaged groups to start and develop own business. Thus, in light of the financial assets, the 2004 NGP specifically prescribes strategies aimed at supporting gender economic policies to promote and enhance financial access for the disadvantaged groups including rural women

(NGP 2004). Some of these strategies and initiatives actually culminated into the government establishing a Women's Development Fund supported by Treasury, and the development and implementation of women's saving schemes by various development agencies (NGP 2013). Thus, the policy stance and advocacy for financial resources should be done as an attempt to promote alleviation of poverty and women empowerment especially in rural areas. The discussion above, has amongst others demonstrated a potential synergy between key concepts as enshrined and advocated through livelihood assets of the SLF (theoretical framework) and the two versions (2004 and 2013) of NGP (policy discourse) in their quest for attainment of poverty alleviation and empowerment especially for the marginalised rural women.

4.5 Conclusion

The discussion above shows that it was largely external factors that influenced the adoption of the 2004 NGP while both local and external factors necessitated a paradigm shift from the 2004 NGP to the 2013 NGP. Interestingly, this paradigm shift was not substantial and fundamental since most of initial policy stances remained intact within the 2013 NGP with only some policy stance having their focus sharpened in the newer version of the NGP. Evidence further shows that the socio-economic and political marginalisation of women in Zimbabwe remains a challenge despite the adoption of the 2004 and 2013 NGPs largely because of some policy gaps and lack of policy implementation in some cases. It has been noted that the major stumbling blocks to the implementation of the NGP are due to lack of resources and the entrenched patriarchal values within some of the national institutions mandated to implement the policy, thus contributing to women disempowerment. Lastly, evidence from the chapter shows that the policy principles enshrined in the 2004 and 2013 NGPs largely conform to five key concepts of livelihood assets of the SLF which are critical in alleviating poverty and empowering especially for rural women.

CHAPTER FIVE

RESEARCH METHODOLOGY

5.1 Introduction

Building on a brief outline in Chapter One, this chapter provides a more comprehensive and detailed discussion on the study's design. More specifically, the chapter outlines, explains and justifies the research design that was applied, the research approach that was utilised, communities selected for field research, sampling techniques used, research participants selected and data collection and analysis methods used.

5.2 Research design and methodology

For this study, the researcher settled for a case study as its research design. According to Kumar (2011), a research design is a plan, a structure and a strategy of investigation that is employed to obtain accurate answers to research questions or problems. Thus, as a strategy, a research design is a blue print which is a procedural and a detailed plan adopted by researchers on how the research study is to be accomplished. That is, a research design focuses on how the information is to be collected from participants, how the participants are to be selected, how the information is to be analysed and finally, how the findings are to be communicated (Kumar, 2011). However, a case study research design is defined differently by different scholars. Magwa and Magwa (2015) describe a case study as involving research that focuses on a particular contemporary phenomenon within its real-life context. Amaratunga, Baldry, Sarshar and Newton (2002) define a case study design as a research strategy that focuses on understanding the research dynamics within a single setting. In addition, Kumar (2011) indicates that the case selected for the study becomes the basis of a thorough, holistic and in-depth exploration of the aspects the researcher wants to investigate. Thus, for this study, a case study is understood as a research approach the researcher used to generate in-depth and multi-faceted understanding of complex issues surrounding rural women's self-help groups in real life context in Shurugwi District.

What is critical to note about the case study design is that, it allows empirical investigations to be conducted for contemporary phenomena operating in real life contexts. Thus, through the use of the case study research design, the present study focused on how self-help groups empower and at the same time, assist rural women in Shurugwi District to alleviate poverty in their real-life contexts. The researcher opted for the case study research design, as it allowed the study to look for in-depth information from the participants using a variety of data collection methods. Considering that the research design is highly versatile, it was used to provide insights into the events and situations that were prevalent in rural women's self-help groups where the case was drawn from (Hancock 1998; Kumar 2011). Furthermore, because of the versatility of the research design, the researcher was able to make use of both in-depth interviews and focus group discussions (FGDs) to collect primary data from the participants in their natural setting during the fieldwork in Shurugwi District, Zimbabwe.

A case study design is a qualitative research method. According to Corbin and Strauss (2015), qualitative research is a form of research in which the researcher collects and interprets data where the researcher is also part of the research process. In addition, Neuman (2014), Amaratunga *et al* (2017) and Hancock (1998) note that, through qualitative studies, data is derived from participants' lived experiences. As such, researchers gain first-hand information and knowledge of the research setting. This entails that, researchers are afforded a chance to immerse themselves into the people or events they are studying. Thus, data collection in qualitative studies usually involves direct interactions of the researcher with the participants either on a one-to-one basis or within a group setting (Hancock 1998). This therefore shows that, qualitative approach enables researchers to examine cases within their social context through prolonged contact with a field and life situation. This is an indication that qualitative studies are appropriate for exploring the variation and diversity in any aspect of social life (Amaratunga *et al* 2017; Kumar 2011).

Thus, since the qualitative research is flexible and subjective, the researcher employed it to gain deeper insights into the phenomena under study. The researcher utilised in-depth interviews for key informants and focus group discussions for the members of various women's self-help groups in Shurugwi District to explore their inner experiences of related issues of relevance, importance and sustainability of self-help groups in poverty alleviation and

empowerment of poor rural women. By adopting the qualitative approach for the study, the researcher managed also to take a holistic and comprehensive approach to the study of rural women's self-help groups as agencies of poverty alleviation and empowerment among the rural poor women. This enabled the researcher to examine and interpret the social and economic life of people in the selected communities, as manifested through lived experiences of individual participants, the practice and activities of self-help groups in the district. However, it is worth noting that since case studies are not necessarily representative of similar cases (Hancock 1998), it is difficult for the results of this particular research to be generalised as they cannot be replicated considering the fact that qualitative studies are highly subjective and usually involve small samples (Kumar 2011; Norton 2009).

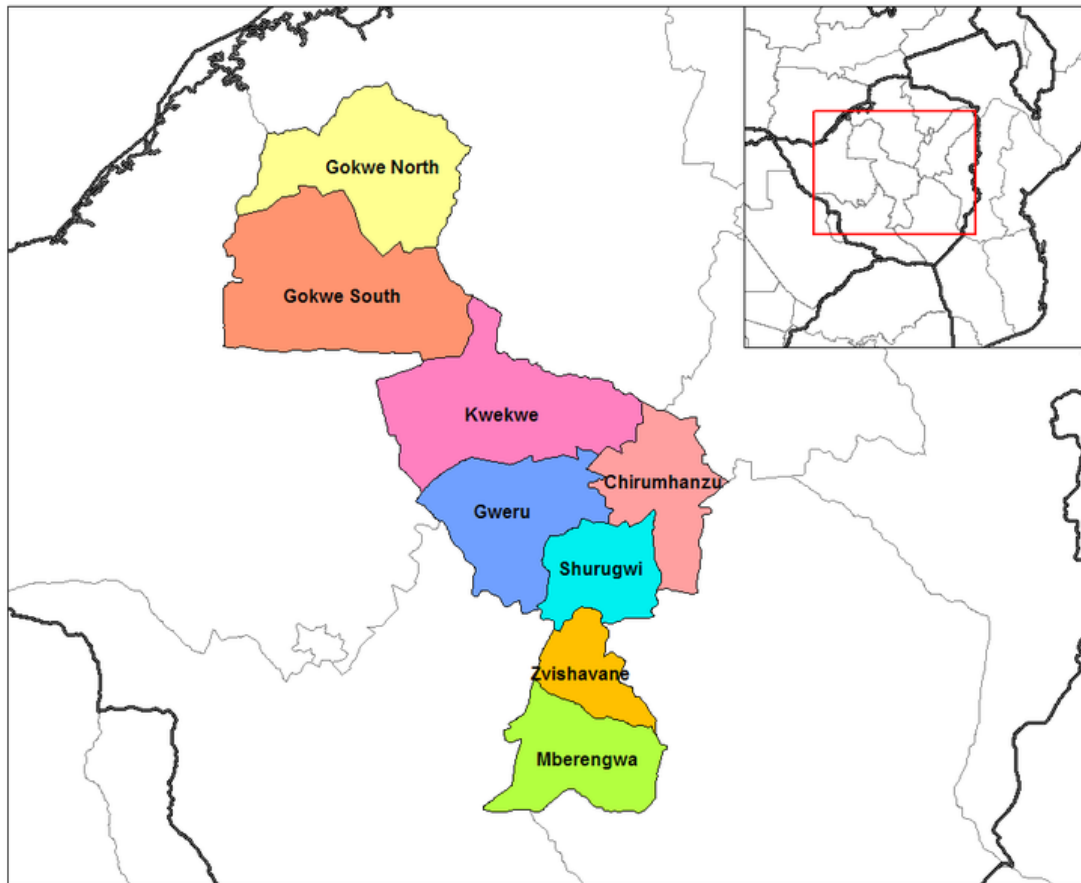
5.3 Study population and the sample frame

In social science research, one cannot include and work with all community members when investigating a phenomenon. Hence, it was important for the researcher to draw a sample from the study population in Shurugwi District, Zimbabwe. According to Gibson, Allen & Sturman (2001) and Neuman (2014), the study population is a sub-set of the target population and as a sub-set, it consists of large groups of individuals which the researcher has access to, and can legitimately apply conclusions. This implies that the researcher can generalise the results from the sample to the study population. Furthermore, Patricia (2017) indicates that the study population is also often referred to as the sampling frame in the sense that it consists of a group of elements (kind of people/list of cases) in a population from which the sample is actually drawn from. Thus, a sample is drawn from the study population because it is impractical for a researcher to draw a sample from a rather large and diffuse population.

The study population for this particular research consisted of rural women who are members of different self-help groups, key informants such as ward councillors, chairpersons of various self-help groups, local business community, personnel from NGOs that are promoting the establishment and development of women's self-help groups in Shurugwi District and government employees from the relevant Ministries and Departments who work together with women's self-help groups, such as Ministry of Women Affairs, Community Small and Medium Enterprise Development and the Department of Agritex. Personnel from financial institutions

such as commercial banks also constituted part of key informants for the study. Thus, key informants for the study were selected in view of the need to ensure dependability of the study as these were groups of people well-grounded to provide rich descriptions and explanations on how women's self-help groups function in alleviating poverty and empowering specifically rural poor women in Shurugwi District. They were groups of people who had the experience of working with, and at the same time, promoting women's self-help groups in Shurugwi District. For instance, the business community, NGOs and government ministries and departments have several scheduled activities and programmes aimed at promoting the establishment and development of women's self-help groups. Ward councillors are responsible for coordinating community development initiatives including promoting self-help groups within their respective wards. On the other hand, financial institutions, such as commercial banks and microfinance institutions were included on the basis that, they largely provide funding for self-help groups. Thus, to make the study valid, the research targeted people with knowledge and experience of working with women's self-help groups in Shurugwi District.

As argued by Ritchie, Lewis, Nicholls and Ormston (2013), after determining the study population or constituency, the researcher then needs to identify an appropriate sample frame from which the sample can be selected and recruited. In this study, the sample frame was obtained from the relevant government ministries and the local business community that directly deal with self-help groups and local NGOs operating in Shurugwi District. Ward councillors also constituted the sample frame considering that their offices are responsible for coordinating community development initiatives within their respective wards. Financial institutions were included on the basis that, they are largely expected to provide funding for women's self-help groups. Rural women's self-help groups in the Midlands province also constituted the sample frame. That is, in the whole of Midlands Province there are more than two thousand self-help groups that have been formed by rural women with a total membership of over ten thousand. Out of the eight districts in the Midlands Province (see Fig-5.1), Shurugwi District was chosen as a study area. It has a total of approximately over three hundred self-help groups that are engaging in different sectors of the economy such as internal savings and lending (ISAL), cattle fattening, poultry production, honey production, grind milling, sewing, brick moulding and horticulture production among other different economic activities.



Source: Wikipedia, 2018, Shurugwi District, viewed 10 March 2018, from https://en.wikipedia.org/wiki/Shurugwi_District?oldid=708198202

Figure 5.1: Map showing Shurugwi District in the Midlands Province, Zimbabwe

5.3.1 Demographic overview of Shurugwi District

Shurugwi District is one of the eight districts in Midlands Province. It consists of two government administrations. That is, Shurugwi Town Council, which is a local authority running the affairs of Shurugwi town and Tongogara Rural District Council, an authority running the affairs of Shurugwi rural (Mhembwe & Dube 2017). The district of Shurugwi is categorised under agro-ecological region 3 that is characterised by warm temperatures with an average annual precipitation of between 650mm and 850mm (Matsa & Masimbiti 2014). The major land uses in Shurugwi District include residential, mining and agriculture. For mining, chrome, gold and platinum are minerals mostly mined in this district. However, because of poor sandy soils, the dominant agriculture practices include largely subsistence crop and

livestock farming. Agricultural women's self-help groups are a common livelihood strategy in informal economy (Matsa & Muringaniza 2010).

Shurugwi rural has an estimated total population of 77 570 people of which 37 696 are males while 39 874 are females (Zimstat 2012). There is high rate of unemployment in Shurugwi District. Although unemployment and associated poverty in this rural community affects every single community member, the section of community hit hard by unemployment is that of women. Subsequent to high unemployment rate, poverty and vulnerable livelihoods, most rural women were left with no option but to establish self-help groups as vehicles for poverty alleviation and empowerment.

5.4 Sampling technique and sample size

According to Patricia (2017), sampling is a process through which several individual cases are selected from a larger population. This is done for the study to focus on a small group considering that in research, it is difficult to work with a larger population or the whole community under study. As such, purposive sampling technique, which is also known as judgement sampling technique, is a non-probability sampling design that was used in selecting the participants of the study and the study area, which is one district out of eight districts in Midlands Province, Zimbabwe. Worth noting is that, transferability of the study, which is used to measure the extent to which the study's result are applicable in other context, was achieved through purposive sampling as the researcher considered only participants with characteristics that were relevant to the research aim and objectives.

For example, the selected six wards were purposively sampled after the realisation that these were the wards that have several women's self-help groups undertaking most diversified small-scale economic activities. It is argued that, the use of a purposive sampling technique allows the researcher to select unique cases that are informative for the study from specialised population and local experts with the perceived best information required to achieve the objectives of the study (Kumar 2011; Neuman 2014). Thus, purposive sampling is based on the premise that, seeking out the best cases for the study produces the best data and as such, it

is considered a strategic approach that seeks cases that are rich in information to address both the research aim and objectives (Patricia 2017).

According to Ritchie *et al* (2014), using purposive sampling technique in qualitative researches allows samples with particular characteristics to be chosen with ease so as to enable a detailed exploration and understanding of the central question which the researcher intends to investigate and provide an appropriate answer to. Thus, through using the purposive sampling technique, the researcher deliberately selected units that reflected on a homogenous sample of poor rural women who are members of self-help groups, of which these were a key constituency of relevance to the subject matter investigated. In addition, through the use of the purposive sampling technique, the researcher was able to identify and select the key informants such as ward councillors, business persons, NGO's and government personnel based on the knowledge that they possessed on the functionality of women's self-help groups. These participants were helpful in providing the rich information that was required for the in-depth investigation as the researcher gained a deeper understanding required in achieving the objectives of the study.

Approximately, the district has over three hundred women's self-help groups, with over two thousand rural women who are members of these groups. It is from these self-help groups that the researcher purposively sampled nine (9) women's self-help groups engaging in different economic activities from six (6) different wards. Thus, a total of nine (9) focus group discussions were conducted with women who are ordinary members of various rural women's self-help groups. Ninety-nine (99) women participated in the discussions (see Table 5.1 below). The researcher also ensured that the women members who participated in the study were all adult people above the age of eighteen years and that they were members of self-help groups selected for the purpose of this study. All the chosen self-help groups have been in operation for at least more than a year. However, it is worth to note that in qualitative research, there is no predetermined sample size (Kumar 2011). As such, the researcher collected data until he reached the data saturation point, especially when he held focus group discussions with members of these self-help groups.

Table 5.1: Profiles of women’s self-help groups that participated in FGDs

Name of Group	Ward	Number of participants per session
Group 1-Rasha self-help group	10	7
Group 2-Pepukai self-help group	19	7
Group 3-Bethel self-help group	18	12
Group 4-Kushinga self-help group	16	14
Group 5-Beef Distributors self-help group	16	5
Group 6-Kubatana self-help group	11	11
Group 7-Matondo self-help group	13	11
Group 8-Chingegomo self-help group	13	16
Group 9-Chingunduma self-help group	11	16
Total number participated		99

Source: Author

The researcher also conducted nine (9) in-depth interviews with the chairpersons of the selected self-help groups. Furthermore, the researcher made use of key informants from government ministries. That is, a total of seven (7) in-depth interviews were conducted with government personnel within the district. Four (4) participants were drawn from the Ministry of Women Affairs, Community Small and Medium Enterprise Development and the other three (3) were drawn from the Department of Agritex. Two (2) more key informants were drawn from local NGOs that promote the establishment and support of self-help groups among rural women. One (1) key informant came from HHH and the other one (1) from EXTRA. Two (2) more key informants came from selected local bank and microfinance institution, which are People’s Own Savings Bank (POSB) and Small and Medium Enterprise Development Corporation

(SMEDCO). Two (2) more key informants were drawn from business persons. Five (5) in-depth interviews were held with local ward councillors drawn from five selected wards of Shurugwi District. Consequently, the study conducted a total of twenty-seven (27) in-depth interviews with various stakeholders. Table 5.2 presents the profiles of the key participants interviewed.

Table 5.2: Profiles of key participants interviewed

Stakeholder/Organisation	Females	Males	Number of Interviews
Ward Councillors	0	5	5
NGO's personnel	1	1	2
Department of Agritex	1	2	3
MWCSMED	1	3	4
Chairpersons of SHGs	9	0	9
Financial institutions	0	2	2
Business persons	1	1	2
Totals	13	14	27

Source: Author

5.5 Data collection and analysis methods

As outlined above, the study is qualitative research and the qualitative approach for the study involved data collection procedures that resulted in open and non-numerical data which was analysed through non-statistical methods. It has been noted that most researches make use of in-depth interviews and focus group discussions under the qualitative approach (Dornyei 2007; Hancock 1998; Norton 2009). To gather the required data, the researcher used a set of different but complementary qualitative data gathering methods namely in-depth interviews with key

informants and focus group discussions with women who are members of self-help groups selected for the study. Thus, the triangulation of data collection methods was done to enable the researcher to collect reliable, valid and diverse experiences and realities that ensured the study's credibility. Borg and Gall (1990) define an interview as a conversation which is strictly meant for the collection of information from the interviewee(s). An interview involves interaction of a person-to-person which can either be face-to-face, or otherwise, between two or more individuals with a specific purpose in mind (Kumar 2011). To ensure that the views expressed by various key informants during the face-to-face interviews were accurately captured, the researcher used a voice recording device (as per consent by each key informant and participant) and this also enabled the discussion to easily flow as the researcher was able to concentrate on listening, probing further and responding to the interviewees where necessary. Additionally, to allow interviewees to open up and to ensure that the researcher becomes less authoritative and interrogative, interviews were conducted in a conversational style.

It is worth noting that the researcher engaged one research assistant whom he personally trained to assist with the recording of discussions during focus group discussions. In-depth interviews with the key informants were conducted by the researcher himself. The interview and the focus group discussion schedules were written in English. However, given the relative low literacy levels in rural communities of Zimbabwe among the older generations who constitute the majority of membership of women's self-help groups, the researcher together with the research assistant had to translate most of the questions to the native language of the participants which is Shona. This was achieved with limited challenges considering that Shona is also a native language for both the researcher and his assistant. Translation of the research instruments was done to enable the respondents to easily understand what was being asked and also for them to easily answer back using the language that they are familiar and comfortable with. Furthermore, to ensure that the English version of the interview and focus group discussion guides was not lost when the content was translated to the native language, these instruments were tested on a small number of participants before the actual study was conducted and irregularities identified in the data collection instruments were promptly corrected. The pilot testing of the data collection instruments was done to ensure that translation of data was done correctly. Furthermore, this was also useful in ascertaining that data validity and reliability were achieved in the study. On average, the majority of the interviews conducted with key

informants lasted between 30 to 50 minutes. The process of transcription was easy for the researcher as the data was recorded by a voice recorder. The interviews enabled the gathering of in-depth information regarding individual experiences, knowledge and opinions of participants on how self-help groups can be viewed as sustainable tools in ensuring better livelihoods for women in rural communities of Shurugwi District.

The use of interviews also made it possible for the researcher to make follow ups on responses that he considered vague. In addition, through the use of interview schedules where predetermined questions were asked using the same wording and order of questions, the researcher was guided from deviating from his pre-selected set of questions. In view of the above, Kumar (2011) notes that interviews have a wider application. They are also useful in collecting in-depth information as the researcher can probe the interviewee and that information obtained through interviews can be supplemented by responses gained through the observations of non-verbal reactions. Thus, the use of interviews was beneficial considering its wider application whereby the researcher was able to obtain information from different populations of the illiterate and adult people when he interviewed especially some ward councillors, self-help group members and business persons.

Furthermore, since the researcher started by explaining the nature and purpose of the research to the respondents before the interview, the interviewees were put at ease and as such, they were able to express themselves freely during the interviews. This also helped in minimising bias on the part of the researcher. Kumar (2011) argues that apart from providing in-depth information, interviews, particularly those that constitute open-ended questions, are also useful in eliminating the possibility of the investigator bias considering that participants will be free to express themselves. Interview schedules were used for primary data collection from female members of the self-help groups, concerned key informants from government, ward councillors and NGO personnel and from the business and banking sectors (see Annexures F-L). However, despite interviews being capable of eliciting data of great depth, it was observed during the fieldwork that the process of conducting interviews was time consuming to carry out, transcribe, sort out and analyse the data collected. This observation is supported by Kumar (2011) who argues that interviews are time consuming and expensive especially if potential respondents are scattered over a wider geographical area.

Data obtained through in-depth interviews with key informants were supplemented by data from focus group discussions. However, just like with the interviews, proceedings of focus group discussions were also audio-taped by a voice recorder. A laptop with a password was used as a backup storage to keep the recorded data safe and secure. It is also worth to note that most of these focus group discussions were conducted at the homesteads of the members of the self-help groups who volunteered to provide the researcher and his research assistant with their homes as venues. Furthermore, the researcher and his assistant made use of the Chairpersons of women's self-help groups that participated in the study to mobilise the participants for the focus group discussions. Additionally, the discussions during these meetings were guided by a focus group discussion schedule to avoid diverting from the study's focus. Focus group discussions were employed in the study after the researcher identified women's self-help groups with individuals who shared common characteristics hence it was desirable for him to capture/record the views of several people within this particular population sub group of self-help group members. This was done because the researcher considered the potential for greater insights to be developed through group interaction among the participants within their self-help groups. Focus group discussions are useful in capturing a whole range of opinions rather than to seek to capture consensus among the participants. For this reason, focus group discussions are widely used in qualitative researches to explore the perceptions, experiences and understandings of a group of people with the same experience in common with regard to a particular situation (Kumar 2011; Norton 2009). On average, the duration of each focus group discussion held during the study lasted for between 50 -70 minutes and the participants per each session ranged from as little as 5 members to a maximum of 16 members. However, the researcher took a bit longer than was the average in terms of time to complete the focus group discussions with those women's self-help groups which had more participants as compared to those which had fewer participants. This enabled the researcher to have a deep understanding of the issues which were raised by the participants while every member of the group was also given a chance to express her views.

The research also utilised secondary data sources such as documentary reviews and journals and the internet whereby information centred on self-help group activities was obtained.

5.6 Data capturing and analysis

According to Denscombe (2007), as cited by Magwa and Magwa (2015:99), qualitative data analysis is the “process of bringing order, structure and interpretation to the mass of collected data”. Furthermore, Hancock (1998) states that data analysis should be understood as involving summarising the mass of data collected during the study and presenting the results in a way that communicates the most important features. Thus, data analysis is a process that allows researchers to create intelligible accounts of their data through summarising and organising their data. Interpretation is done to make meaning out of the collected data (Patricia 2017). Thus, the researcher employed content analysis as the data analysis technique of the qualitative data that was gathered through the use of a voice recorder during in-depth interviews and focus group discussions. Such analysis was preceded by transcription of all sets of qualitative data collected during in-depth interviews and focus group discussions.

Content analysis is a procedure for the categorisation of verbal or behavioural data for the purpose of classification, summarisation and/or tabulation. Content analysis involves coding and classifying data through categorising and indexing (Hancock 1998). Through utilising the content analysis procedure, the researcher transcribed all qualitatively collected data into themes which were then coded into specific pieces of data that corresponded with the developed themes for the study. The analysis of qualitative data was done in two main ways; that is, content and thematic analysis. According to Norton (2009) thematic analysis is a process whereby researchers search for patterns in the data collected to get a deeper understanding of the topic they are researching on from the participant’s perspective. For this particular study, thematic analysis of the data entailed the coding of words and phrases that served as labels for sections of data. In this regard, verbal data collected from the study was summarised and tabulated using the thematic approach with the aim of coming up with identified patterns and trends from information gathered in the study that are related to issues of poverty alleviation and the empowerment of rural women through self-help groups. However, the process of transcribing the recorded data derived from in-depth interviews and focus group discussions proved to be a tedious task that took the researcher an average of 4 hours to transcribe every 30 minutes of the recorded audio data.

5.7 Ethical considerations

The study adhered to several key research ethics before, during and after field work up to the writing up of the results. Ethics refers to the question of right or wrong. As such, ethical concerns in any research are very important as they are meant to protect the rights of participants and ensure validity of the research. According to Abed (2015) ethics refer to issues to do with morality, culture and customs whereby the researcher has to make some considerations on issues that can affect respondents physically and/or emotionally. Fraenkel and Wallen (2003) stress that it is the fundamental responsibility of the researchers to do all in their power to ensure that participants are protected from physical and psychological harm and discomfort that may arise due to the research process. Hence, it was necessary that all ethical considerations were not only considered but fully adhered to in this study.

Norton (2009) states that the basic principles of research include informed consent, privacy, confidentiality and protection from harm. These were the key ethical aspects that the study observed during the entire study, among other ethical aspects. It is worth noting that prior to the commencement of the actual field work, the researcher first sought appropriate approval from the University of South Africa through applying to the Departmental Higher Degree Committee where a clearance certificate was granted by the University to ensure that ethical standards are applied in the study (see Annexure A). Second, the researcher sought for permission to carry out the research from relevant government ministries and departments. Considering that Zimbabwe has a highly polarised political environment, there was, therefore, a need for the researcher to observe entry points into the communities whereby permission and clearance were sought from the respective DDC's office and from the Ministry of Women, Community Small and Medium Enterprise Development and the Department of Agritex. The letter of approval obtained from the DDC's office (see Annexure E) was instrumental in that it was used to gain entry into the respective wards chosen for the study within the district where the actual fieldwork was conducted. All activities within the district fall under the jurisdiction of the office of the DDC.

Approval letters obtained from the Department of Agritex and from the Ministry of Women, Community Small and Medium Enterprise Development allowed the researcher to easily

introduce himself and to conduct in-depth interviews with the participants drawn from government employees in the district (see Annexure C & D). Thus, through following the procedural ethics, the researcher was also protected against wayward political elements with the capacity to disrupt field activities since he managed to obtain informed consent from the gate keepers. Permission and consent to undertake the study from the gate keepers was important in that it allowed even the participants to play their role from an informed perspective. As such, they were motivated to share their views and experiences without any fear of being aligned to the ‘wrong’ political elements. They were also fully aware that the discussions were being recorded since consent was sought from them before the interviews started. For instance, to win the trust of the participants, the researcher would present to the key informants an official letter signed from the University of South Africa and copies of clearance and approval from the Ministry of Women, Community Small and Medium Development, the Department of Agritex and from the District Development Coordinator (DDC) (see Annexure B-E). In addition, informed consent was obtained from the participants to take part in the research without any form of coercion or promise of monetary incentives (see Annexure M). This further shows that, the participants freely volunteered to take part in the research after the researcher fully explained to them about the nature and purpose of the research and how data was to be used. Norton (2009) notes that informed consent means that the researcher needs to give the participants sufficient information which help them to make informed decisions on the possible consequences of participating in the study. Furthermore, Blanche *et al* (2014:72) note that on research ethics,

...researchers must provide the potential participants with clear, detailed and factual information about the study, its method, its risks and benefits, along with the assurance of the voluntary nature of participation and the freedom to refuse or withdraw without penalties.

Thus, in this study, the researcher ensured that people participate freely and without any coercion. The researcher also guaranteed the participant’s right to withdraw from the study at any given time through developing a consent note which the participants all agreed to, prior to the on-set of the study. Furthermore, Blanche *et al* (2014) observe that protection of individual and institutional confidentiality is an important ethical issue in research. Hence, in an attempt to protect the privacy of the participants in this study, and to ensure that all the direct quotes obtained during interviews with key informants, including some common remarks made by

participants during focus group discussions, the researcher concealed the identity of participants through the use of *pseudo names* in the discussion and analysis of research findings in the text (see Chapter Six). Assurance was also given to the participants that the information they provided will be kept confidential by the researcher and his research assistant and that the information would only be used for the intended purpose of this particular study, which is purely academic. To safeguard collected data, the researcher stored and kept it in a computer with a password-controlled access.

5.8 Conclusion

The chapter discussed the research methodology employed for the study and factors that influenced the choice including justification. Also, of significant to this chapter is the rationale for the choice of the methodology where the qualitative research method has been found to be relevant. It enabled the study to achieve its main objectives in investigating how self-help groups act as agencies of poverty alleviation and empowerment of rural women in Shurugwi District. In addition, communities and research participants were presented and justifications for their selection were discussed. Sampling techniques utilised to select various categories of research participants in the study have also been discussed in this chapter together with how the study adhered to all the basic ethical principles. Chapter Six is a discussion and analysis of empirical findings achieved through actual application of the research methods, techniques and designs explained in this chapter.

CHAPTER SIX

PRESENTATION OF THE STUDY FINDINGS

6.1 Introduction

Chapter Two shows how self-help groups continue to serve, in the main, women livelihoods and socio-economic development and to some extent, political welfare in poor rural communities across developing countries. Chapter Three presents the historical overview of the origin and contribution of self-help groups towards socio-economic and to a certain degree, political emancipation of rural women in the Zimbabwean context. Chapter Four focuses on analysis of policy discourse and its stance on empowerment and poverty alleviation amongst rural women in Zimbabwe. In this chapter, focus now shifts to the discussion and analysis of (a) perceptions amongst rural women (who are members of self-help groups) and (b) various other local stakeholders, on how women's self-help groups are drivers of women empowerment and poverty alleviation in rural Shurugwi District. The activities of nine rural women's self-help groups are critically analysed. These are: Rasha women's self-group in ward 10, Pepukai women's self-help group in ward 19, Bethel women's self-help group in ward 18, Kushinga women's self-help group and Beef distributors women's self-help group (both in ward 16), Kubatana women's self-help group and Changunduma women's self-help group (both in ward 11) and Matondo women's self-help group and Chingegomo women's self-help group (both in ward 13). Table 6.1 presents the profiles of the groups that participated in the study.

Table 6.1: Profiles of women’s self-help groups that participated in the study

Name of Group	Ward	Year of inception	Membership at inception of the group	Current group Membership
Group 1-Rasha self-help group	10	2010	13	10
Group 2-Pepukai self-help group	19	2012	7	13
Group 3-Bethel self-help group	18	2019	27	22
Group 4-Kushinga self-help group	16	2001	5	22
Group 5-Beef Distributors self-help group	16	2012	10	7
Group 6-Kubatana self-help group	11	2016	11	16
Group 7-Matondo self-help group	13	1984	24	24
Group 8-Chingegomo self-help group	13	2012	25	20
Group 9-Chingunduma self-help group	11	2012	28	28

Source: Author

The chapter submits that the rural women’s self-help groups are not only drivers of poverty alleviation and empowerment of poor rural women but are key drivers of social cohesion as well. The chapter is structured as follows: first, is a reflection on the proliferation and activities of women’s self-help groups and available support systems in Shurugwi District. Second, is an analysis on the level of innovation, diversity and evolution in the operations of rural women’s self-help groups and the suitability, and sustainability of rural women’s self-help groups as agencies that help in promoting food security, employment opportunities and social cohesion among poor rural women. Third, is an assessment of how rural women’s self-help groups

promote social wellbeing and the restoration of personal dignity amongst poorer women in Shurugwi District. Forth, is an analysis of missed opportunities for rural women's self-help groups and challenges they encountered in Shurugwi District. Fifth, is a conclusion of the chapter.

6.2 The proliferation of women's self-help groups in Shurugwi District and their socio-economic activities

The modern women's self-help groups in Shurugwi District evolved from clubs and societies that were common during the colonial era where rural women used to come together to teach and advise one another on several matters of concern to them (Kaler 1999; Makwenda 2016; Shaw 2008). Thus, activities of women's clubs and societies in the colonial era shaped the nature, structure and activities of modern day women's self-help groups found in Shurugwi District. The attainment of independence in 1980 saw the mushrooming of mainly government sponsored income generating projects for the rural women in Shurugwi who operated as groups, where loans and credits as well as other external support were extended to them. Government's support to rural women's self-help groups in the district was later complemented by NGOs. In light of the above, the study noted that, women's self-help groups in Shurugwi District engaged in some form of entrepreneurial activities aimed at improving the livelihoods of members. This reflects that, self-help groups in Shurugwi District were mainly adopted as a livelihood strategy by many poor rural women households in the independent Zimbabwe where they evolved to now become empowering agencies especially for vulnerable and poor rural women. However, most women's self-help groups that participated in the study indicated how they traced their formations to different programmes aimed at alleviating poverty while empowering rural women that were initiated and implemented by mainly NGOs. One participant in a focus group confirmed this when she said:

Prior to the formation of this group, we had another group that we had formed through an organisation known as Rural Women Assembly (RAW) under its women empowerment programme... RWA later on encouraged us as women to start income generating projects and this is how we established our garden project (Focus group 3-Interviewee One, 08-01-20/ ward 18).

Similar sentiments were also expressed by another participant who said:

World Vision is one of the NGOs in our ward that mobilised women into self-help groups to embark on horticulture projects under its programme for promoting food security ... (Councillor 2, 30-12-19).

Thus, Shurugwi District is known for the pervasive informal associations of rural women who come together into self-help groups to engage in a wide array of activities that help them to generate income for their households. The commonly identified activities that are currently being operated by rural women's self-help groups include horticulture projects, poultry and egg production projects, bee keeping, cattle fattening, community bread making, housing projects and internal savings and lending activities. This was confirmed in the following sentiments:

In this particular ward, the most common enterprises that generate income for the members include garden projects, group savings and lending, poultry and egg production...Of late, our party has been encouraging some of these women's self-help groups to start embarking on bread making through our initiatives of community bakeries (Councillor 1, 07-01-20).

Similar sentiments were also expressed by another participant who said:

In this community, I have noticed that the majority of our women's self-help groups are engaging in activities such as poultry production, cattle and goat fattening, horticulture and group savings and lending... (Councillor 2, 30-12-19).

Apart from the listed socio-economic activities above, the district also has a presence of some women's self-help groups that operate as grocery clubs where they buy mainly food items in bulk using their monthly contributions and share out the groceries after a predetermined period. One unique aspect with most women's self-help groups in Shurugwi District is that they engaged in more than one income earning activity although horticulture production is identified as the most common activity undertaken by most of these rural women's self-help groups. This is contrary to the argument that, for Zimbabwean rural women to have equal access to entrepreneurial opportunities and equity in business ownership, their economic activities needs to go beyond agriculture (NGP 2013). Table 6.2 below, summarises the socio-economic activities currently undertaken by rural women's self-help groups that participated in the study:

Table 6.2: Socio-economic activities of women’s self-help groups in Shurugwi District

Main activities of women’s self-help groups	Groups undertaking the activities
1. Poultry production & egg production	Group 1 & 2
2. Savings and lending	Group 1, 2, 3, 4, 6 & 9
3. Groceries club	Group 1
4. Cattle fattening	Group 5
5. Horticulture/garden project	Group 2, 3, 4, 6, 7, 8 & 9

Source: Author

Based on Table 6.2 above, several observations can be made. Most rural women in Shurugwi District prefer to engage in horticulture projects, which in the main, include garden projects. This is followed by savings and lending activities. Horticulture is particularly a popular choice possibly because it is deemed less expensive due to readily available arable land for farming purposes. Additionally, tree branches which are used as an alternative for fencing wire for the gardens are also readily available. However, in as much as the 2004 NGP seems to have a narrow focus on women empowerment through its emphasis on agricultural production for domestic consumption among women, the findings of the study reveal that most rural women’s self-help groups who operated horticulture projects go beyond domestic consumption and produce a variety of crops such as cabbages, tomatoes, beans, onions, butternuts, green maize and carrots for commercial purposes where they sold their commodities to earn income.

Second, Table 6.2 confirms a certain degree of diversification amongst rural women’s self-help groups. Although in a varying degree and scale, at least six out of the nine self-help groups studied are currently operating in more than one agricultural activity, with some involved in as many as four different agricultural activities. There is, therefore, some high degree of ‘diversity’ in income-generating agricultural activities amongst rural women’s self-help groups

in Shurugwi District although this does not take away the concern by the 2004 NGP of a narrow focus on agro-based activities of women (see discussion in Section 6.4 below).

Apart from engaging in a diverse of income earning activities, several attributes about rural women's self-help groups in Shurugwi District are worth noting. First, the study found that four of the women's self-help groups that participated in the study have been operational for more than five years. Three have been in operation for more than ten years whilst only two were operational for less than 5 years. Second, eight of these rural women's self-help groups have a membership of ten or more serving members (see Table 6.1). Another important aspect to note is that, most of these groups are composed of membership of experienced and ageing women (see also discussion in 6.8). However, most groups have been experiencing some fluctuations in terms of their membership over time. Such fluctuations were mainly attributed to failure by some members to raise the required money for subscriptions while others dropped because of limited time to fully engage in the activities of the group. Confirming this are the following two remarks:

Our membership declined when four of our members failed to raise the required money that was needed to clear the land for our garden when we started our project... (Chairperson group 3, 08-01-20).

Two of our members dropped off because of competing interests since they were cross-border traders and as such, they would spend much of their time away from the group activities... (Chairperson group 1, 30-12-19).

6.3 Available support systems for women's self-help groups in Shurugwi District

Literature review in Chapters Two and Three has shown that in most developing countries, both public and private institutions including NGOs are critical stakeholders in enabling the establishment of self-help groups, especially among less resourced and marginalised poor rural women (Mago *et al* 2015; SNV 2018). In addition, informal institutional factors and processes have also been identified as playing yet another important role, especially in mediating access to financial assets by rural women's self-help groups (Scoones 1998). Similar to international trends, sustainable operations including the current state of various women's self-help groups in Shurugwi District may be indicative of the level of support systems at their disposal. Hence,

is important to use available support systems as lenses through which overall performance and development amongst women's self-help groups in Shurugwi District is evaluated.

Although criticised for being generally inadequate due to inaccessibility (see also discussion in section 6.9 below), the narratives emerging from the participants has to some extent reveal that, women's self-help groups in Shurugwi District receive some assistance and support services from external agencies. The support rendered to these women's self-help groups by external agencies is categorised into financial and non-financial support. The financial support includes the provision of loans and grants, while non-financial support encompasses support services such as material support, capacity-building initiatives and advisory services. Amongst the external entities that offer assistance and support to women's self-help groups are financial institutions, NGOs, government ministries and departments such as the MWCSMED, Department of Agritex, the then Ministry of Small and Medium Enterprise and Cooperative Development. From the NGOs sector, the following are worth noting for their support: HHH, EXTRA, World Vision, Local Initiatives and Development (LID) Agency (formerly Shurugwi Partners), Midlands AIDS Support Organisation (MASO), Rural Association of Women (RAW) and Help Germany.

How such support was consistent, accessible and able to translate into tangible and sustainable programs and activities on women empowerment and poverty alleviation amongst women's self-help groups in Shurugwi District is debateable- see discussion below. However, support by some of the above-named institutions is confirmed by sentiments such as:

We received external help from Midlands Aids Service Organisation (MASO) in forming our group where we received some fencing material for our garden. We also received some seed starter packs for our garden from EXTRA. The department of Agritex was also instrumental in mobilising women in our ward to form self-help groups and engage in agricultural activities (Focus group 8- Interviewee One, 31-12-19/ ward 13).

This was also supported by a key informant who said:

We have several government departments and NGOs that provide assistance to these women's self-help groups such as the department of Agritex, Ministries of Women Affairs and also ministry of Small and Medium Enterprise (SMECD- before it was disbanded) ... for NGOs, there are a number that have

assisted our groups in this district and some of them include EXTRA, LID Agency, Help Germany and Hand In Hand (Councillor 3, 03-01-20).

As shown in Chapters Two and Three, development partners, including the state and private sector are crucial actors in facilitating the provision of credits and capital to poor and vulnerable rural women. Thus, as revealed by the SLF, such agencies encompass both formal and informal institutional factors and processes that mediate access to financial assets for the poor. Hence, the 2013 NGP's advocating for the establishment of gender sensitive financial schemes aimed at assisting disadvantaged groups including rural women's self-help groups to start and develop their businesses (see Chapter Four). Thus, with exception of very few women's self-help groups, empirical findings of the study revealed that assistance to women's self-help groups in Shurugwi District largely remains both a political rhetoric and statement of intent expressed in government's strategic planning documents than a reality. Empirical findings show that where support institutions, particularly those established by government are being available to Shurugwi District, they are mostly under-resourced and inaccessible to the targeted potential beneficiaries due to their dysfunctional state. Some of institutions and support systems that exist, but remain largely inaccessible to most qualifying women's self-help groups in Shurugwi District include: the WDF which is supposed to be disbursed through selected banks such as Central Bank of Zimbabwe (CBZ), ZWMB and POSB. Confirming the above observations are the following remarks:

However, despite the fact that government has a wide array of funding programmes meant for women in general, several women's self-help groups especially in this district are finding it difficult to access such funding mainly because of lack of information dissemination in rural communities about where to access such funds (Chairperson group 3, 08-01-20/ ward 18).

Another participant remarked that:

...the government has put in place several funding schemes to benefit women in general but there haven't been mechanisms in place to ensure that such funding schemes are easily accessed by the poor rural women (Chairperson group 2, 07-01-20/ ward 19).

An interesting observation emerging from the in-depth interviews and focus group discussions on the alleged government institutions and support offered to women's self-help groups in Shurugwi District is that, most women's self-help groups and ward-based officers from the

MWCSMED are not quite familiar with ‘women’s microfinance bank’. This was further reinforced by an absolute silence and non-mentioning of the Zimbabwe women’s microfinance bank in most of the responses of ward-based officers from the MWCSMED. The bank was only mentioned by a senior official at the district office. This could be attributed to two possibilities. First, ward officers are possibly not properly briefed about the government’s initiatives at national level thereby showing both weak intergovernmental relations and the silo mentality in government’s operations. Second, the bank’s branches are non-existent at grassroots level as most branches of the ZWMB are mostly located in the cities and major towns across the country. Thus, the location of the bank’s branches further impacted negatively on information dissemination pertaining to funding opportunities from government, including accessibility to rural self-help groups (see discussion in section 6.9 below). However, in as much as legal barriers and other obstacles to financial inclusion for women in most parts of Africa have been removed (at least on paper), the Zimbabwean government could be commended for introducing what in self-help groups literature and discourse could most probably be considered as a unique Zimbabwean concept of ‘women’s microfinance bank’. Other than being unique to Zimbabwe, shortcomings in the actual application of ‘women’s microfinance bank’ seem no different from how other concepts with similar intent in other developing countries, particularly African countries, are being applied.

Despite the widespread inaccessibility and dysfunctionality of some government’s institutions that are supposed to provide financial support to rural women’s self-help groups, empirical evidence shows some exceptions. There is evidence that shows that the only government support and assistance that to a certain extent, seem to have worked for some women’s self-help groups in Shurugwi District is non-financial. This relates to capacity building programmes largely initiated by the MWCSMED and the Department of Agritex. To confirm this observation, one of the participants had this to say:

...it (Government) has created a ministry that specifically focus on the needs of women and in addition to the creation of this ministry, it also provided some ward coordinators who work closely with us as women’s self-help groups in imparting critical knowledge to us through the trainings that we received... (Chairperson group 3, 08-01-20/ ward 18).

Other participants echoed similar sentiments by saying:

If we are to consider the training programmes that we have been receiving from different government departments, we can say yes that the government is trying its best to promote the development and sustainability of our women driven self-help groups (Focus group 9- Interviewee One, 06-01-20/ ward 11).

Another one said:

What the government is only doing through the various departments is to equip us as women groups with knowledge and the technical skills in operating our projects (Focus group 3- Interviewee Two, 08-01-20/ ward 18).

Further confirming the above sentiments another participant remarked that:

Extension officers from the department of Agritex also trained us on the technical skills and on new farming methods for crop production (Chairperson group 9, 06-01-20/ ward 11).

The responses above show the importance of the human capital of the SLF to the growth and sustainability of rural women's self-help groups in Shurugwi District where, through capacity building programmes offered by the government, the majority of rural women acquired the necessary skills and knowledge that enabled them to achieve their desired livelihood outcomes (see discussion in 6.4; 6.5 & 6.7).

Notwithstanding perceived widespread non-performance by most government's institutions, the responses above show that, in an attempt to make its non-financial support services easily accessible to Shurugwi women's self-help groups, the government has some of its ministries and departments, particularly Agritex and MWCSMED with ward-based coordinators and extension workers who resided in the wards where they worked from. This was despite that much of the time, ward-based officers are under-resourced and as such, are unable to effectively and efficiently perform their daily duties (see also discussion in section 6.9 below).

Additionally, notwithstanding a few women's self-help groups that received some kind of support, the majority have never received either financial or non-financial support since their inception. One participant confirmed this in saying:

As a group we have not actually received any tangible assistance from the government despite of course hearing stories that the government has put in place a bank for women and that, other women especially in urban areas are benefitting from it (Chairperson group 4, 30-12-19/ ward 16).

In similar vein, another participant remarked:

In as much as both the government and the NGOs are trying their best to assist rural women's self-help groups, there are some groups who have not received any form of such assistance... (Councillor 1, 07-01-20).

It is acknowledged that, far more than government, the NGOs have been at the fore-front in promoting the establishment and development of rural women's self-help groups through rendering some non-financial support in a form of material and equipment across Shurugwi District (see Chapter Three). Amongst equipment received by women's self-help groups are fencing material, irrigation and building equipment, and agricultural inputs. In some instances, boreholes are drilled for some projects. To confirm this observation, one of the participants had this to say:

the NGOs...provide such groups with the material support mainly in the form of fencing material and other agriculture equipment and financial support in the form of grants (Chairperson group 4, 30-12-19/ ward 16).

Another participant also remarked that:

Our group received fencing material that we used to fence our garden from MASO..., and to boost our production in the garden, we also received some seed packs and chemicals for our crops from EXTRA ... (Chairperson of group 8, 31-12-19/ ward 13).

This was further confirmed by another participant who remarked that:

World Vision is one of the NGOs in our ward that mobilised women into self-help groups to embark on garden/horticulture projects and further to that, it has also assisted many of these groups with fencing material and drilled some boreholes for their gardens... (Councillor 2, 30-12-19).

Similar to provision of equipment and material, more of capacity building-related support came from NGOs sector than government sector. Confirming the lead role played by NGOs in undertaking capacity building programmes and technical training on crop and livestock

production amongst women's self-help groups in Shurugwi District, some of participants made the following remarks:

EXTRA has assisted us in starting our group and it even went a step further to offer us trainings as members and these trainings were focusing mainly on group formation and management, entrepreneurial skills, and poultry production... (Focus group 1- Interviewee One, 03-01-20/ ward 10).

Similar sentiments were also echoed by another participant in saying:

As a group we managed to receive some formal trainings from NGOs such as HIH, EXTRA ...The majority of these trainings were focused on group savings, financial literacy and management, marketing and on entrepreneurial skills (Focus group 6- Interviewee One, 06-01-20/ ward 11).

Further confirming the above, were remarks from one key participant who said:

We received some trainings both for our ordinary members and the management committee from organisations such as EXTRA, MSMECD, ward coordinators from the MWCSMED and from Agritex extension officers... the trainings were centred on concepts of group formation and management, entrepreneurial skills and on the management of internal savings and lending activities...gender, community health and child protection (Chairperson of group 2, 07-01-20/ ward 19).

To a large extent, these lived experiences by respondents demonstrate the intent by NGO sector in investing on tailor-made capacity building programmes to ensure the acquisition of skills and knowledge, that is, human capital (Petersen & Pedersen 2010; Scoones 1998) in key areas such as entrepreneurship, business leadership, financial literacy, self-confidence and advocacy in Shurugwi District.

Other than NGOs, there is also contribution of materials made by community leaders using their personal financial resources. These included ward councillors who sometimes provide support in form of building material, transport, agricultural inputs and equipment, like certified seeds and knapsack sprayers, respectively. One councillor remarked that:

I supported one women group with cement and transport to ferry stones when the group was constructing a small dam wall to capture water for their garden along a nearby river ...the same transport has been used by several other women groups to ferry their inputs from town. As a councillor I have also sourced and donated some knapsack sprayers for use by these women groups... (Councillor 2, 30-12-19).

Closely related to the above remarks were sentiments from another ward councillor who said:

To promote self-help projects operated by women in my ward, I have sourced and donated to them a variety of items that included seed and fertilizers...the same groups sometimes use my vehicle to transport their commodities to the nearby market (Councillor 5, 08-01-20).

Such personal support by ward councillors was widely confirmed by members of various women's self-help groups during interviews.

6.4 Level of innovation, diversity and evolution in the operations of women's self-help groups in Shurugwi District

Evidence and discussion presented in Chapter Two shows innovative ways, particularly in Africa, where self-help group-initiated activities help them raise capital needed to launch income generating project such as micro and small business enterprises (Atteraya *et al* 2016; Badejo *et al* 2017; Gugerty *et al* 2018). This is despite, the absence of explicit policy and legislative frameworks designed to facilitate and regulate both public and private funding of self-help groups, particularly women's self-help groups in most rural communities (see Chapter Three). While empirical findings have largely confirmed literature findings on innovation amongst women's self-help groups, unique about women's self-help groups in Shurugwi District is the presence of some degree of evolution and diversification in their activities. From an innovation perspective, the empirical evidence shows how members in these women's self-help groups in Shurugwi District made monthly contributions through subscriptions while some retained a certain percentage of the profit made from group economic activities to the group fund to either reduce or avoid making monthly contributions. Confirming this innovative initiative are two similar remarks:

As a group, we engage in some group savings activities where we contribute monthly subscriptions to allow us to have somewhere to borrow money for our family needs and also to have capital to embark in income generating projects...(Focus group 2- Interviewee One, 07-01-20/ ward19).

Another participant concurred by saying that:

After selling our cattle, we retain some of the money to the group fund and that is the money we normally use whenever we want to restock or to borrow...we have decided to do this so as to avoid a situation

where we will be burdened by contributing money to the group on a regular basis....(Focus group 5- Interviewee One, 30-12-19/ ward 16).

Based on the responses given above, it is evident that despite the majority of women's self-help groups being largely informal, they however have innovative systems in place to ensure that they achieve set goals of alleviating poverty and empowering themselves as rural women through the ability to raise, and save money for their projects. This is achieved through contributing monthly subscriptions and charging interests on members who borrow from the group funds. This is a departure from study findings in South Asia which only portrayed women's saving groups (particularly in India) being bank-rolled mainly by external stakeholders (Biscaye *et al* 2014; Gugerty *et al* 2018).

From a diversification point of view, the empirical findings show how promotion of financial inclusion among rural women, through engaging in savings and lending self-help groups resulted in several poorer women accessing funds that they utilised to diversify their livelihoods. Worth noting is that several rural women from self-help groups managed to invest money they borrowed from their group funds to establish small retail shops, grinding mills and poultry projects. This was confirmed by one participant who remarked that:

We have been able to borrow money from our group fund that we used as capital to start our own individual projects as members... the majority of us have embarked on individual projects such as chicken rearing, buying and selling, ... we did all this to earn extra income for our families... (Focus group 6- Interviewee Two, 06-01-20/ ward 11).

Similar sentiments were also echoed by another participant in saying:

We have some amongst us who were able to use the proceeds from the garden to diversify and start own individual enterprises such as poultry projects with some venturing into buying and selling activities to earn extra income for our families... (Focus group 9- Interviewee Two, 06-01-20/ ward 11).

Remarks made by both local councillors and members of the business community during the interviews further confirm the importance of micro loans in facilitating diversification amongst poor rural women who are engaged in self-help group activities. Confirming this are two similar responses where one participant said:

I have realised that through savings and lending activities that are done by women within their self-help groups, several of them managed to borrow money that they used as capital to venture into other income earning projects as individuals and these enterprises that they established became another income stream for their livelihoods (Business person 1, 09-01-20/ ward 10).

The other participant concurred by saying:

The majority of women in my ward whom we used to know as poor were able to start individual projects with some operating grinding mills, retail shops while others diversified into poultry projects with the money they earned both from the proceeds obtained from group projects and from their savings and lending activities ... (Councillor 5, 08-01-20).

Further on diversification, empirical evidence shows how over time, the majority of rural women who were exclusively focused on either savings and lending initiatives or horticulture were suddenly able to use their savings to purchase valuable assets such as small livestock that included mainly goats and indigenous chickens. In some few cases, other women bought for themselves cattle that they could not afford prior to the establishment and participation in self-help group activities. One participant in a focus group confirmed this by saying:

As a result of participating in our self-help group, we have been able to acquire for ourselves some valuable assets such as livestock especially chicken and goats despite the fact that we are women ... (Focus group 5- Interviewee Two, 30-12-19/ ward 16).

Another participant concurred:

For the first time in this community...several husbands and other male colleagues had to go out of their way to look for material to construct kraals for cattle bought by their wives and daughters as a result of participating in self-help group projects (NGO staff 2, 13-01-20).

This reflects that, for once, rural women in Shurugwi District were able to rise beyond patriarchy, both within their households and their communities through owning livestock, which is a productive asset that they directly controlled and acquired without any financial assistance by their male counterparts. This has, in the main, disrupted the historic stereotypes and patriarchal means of owning livestock and assets ownership in a country where ownership and production of livestock is gendered and is dominantly owned by men at the expense of women (Msiyazviriyo 2016; van de Walle 2011). Thus, through participating in self-help

groups, rural women in Shurugwi District were empowered to equally enjoy similar rights and control over some domestic productive assets with their male counterparts.

In an apparent case of a mix between innovation and evolution, some of women's self-help groups managed to evolve from either 'savings self-help groups' or 'horticulture self-help groups' into 'housing self-help groups'. Examples were given of groups that started off as exclusively savings groups which made monthly contributions to the group fund and were later able to also build houses for their members. This was revealed by one key participant in saying that:

... we have a group by the name Zvidozenyukunyanya (loosely translated to mean your desires first) which registered as a SACCO and through their savings and lending activities were able to build about 6 x 3 roomed houses for some of their members ... (MWCSMED officer 4, 19/ 07-01-20).

This was also confirmed by another key informant who said:

...we have cases where some of these women built for themselves decent houses and to give you an example, we have a group by the name Budiro Stars (loosely translated to mean stars of success) in this ward which built four roomed houses for all its members through their savings and lending activities (Agritex officer 2, 07-01-20).

This is more than just innovation or creativity as this shows how some of these rural women's self-help groups which were previously entities focusing exclusively on either savings and lending or small scale agricultural-orientated activities have evolved into 'agricultural-housing self-help groups. There is also evidence which shows how women's self-help groups in Shurugwi District evolved from being entities that produce only for household consumption into being engines for agricultural commercialisation. The transition from household consumption to commercialisation of some women's self-help groups in Shurugwi District does, to a large extent demonstrate rural women empowerment, not only at household food security but also their economic emancipation. Confirming this evolution are remarks such as:

... we are also earning income from selling our vegetables that we are using to pay school fees for our children and clothe them (Focus group 3- Interviewee Three, 08-01-20/ ward 18).

This was further confirmed by two key informants in saying:

... as someone who owns a butcher, I source most of my products from these women's self-help groups ... (Business person 1, 09-01-20/ ward 10).

Another said:

... we normally buy products that are supplied to us by these groups, we are their clients as business people here at the growth point (Business person 2, 09-01-20/ ward 10).

Further evidence shows that over time, women's self-help groups in Shurugwi District also evolved from being agencies of income generation for the group members to being platforms where information and knowledge is generated and shared particularly on farming techniques and other family and social issues. Such a transition demonstrates rural women empowerment at community level in that the majority of rural women expressed their confidence in making some life choices for their families based on the acquired knowledge and information such as knowing the importance of educating their children. Most rural women operating in self-help groups were also able to boost their productivity within their projects as a result of acquiring new technical skills, training and knowledge on better farming methods and techniques especially through NGOs' driven capacity building programmes (see discussion in section 6.3).

Apart from capacity building programmes, empirical evidence from the study shows how most rural women's self-help groups participated in exhibitions to enhance their knowledge and ideas, boost morale and production within their group projects. Such exhibitions included field days and ward, district and provincial agricultural shows. Evidence exists to prove the above observations where participants in focus group discussions remarked that:

We have also gained a lot of knowledge on several issues that ranges from how to use money productively in our families, health issues such as sexual reproductive health to issues of domestic violence... we now also have the knowledge and technical skills for the production of several crops ... (Focus group 3- Interviewee Four, 08-01-20/ward 18).

Similar sentiments were also echoed by another participant who said:

We have also been able to receive new ideas on improved farming methods and techniques to improve on our productivity through working together in our garden project (Focus group 6- Interviewee Three, 06-01-20/ ward11)

The other participant remarked that:

we ... share experiences and ideas especially through field days that we normally participate in as women groups (Focus group 7- Interviewee One, 31-12-19/ ward 13).

6.5 Women's self-help groups and food security, employment opportunities and general households' wellbeing in Shurugwi District

The research has established how participation by poor rural women in self-help groups has a net positive impact on improved food security and an increase in dietary diversity and number of daily meals taken by their households in general. The empirical study findings in this chapter makes it appropriate for a researcher to argue that women's self-help groups in Shurugwi District have become drivers for food security, employment opportunities and general empowerment amongst poor rural women in this area. Food security is being realised not only by members of self-help groups and their immediate household members but ordinary members of broader local community in the district as well. Attainment of food security amongst rural women who are members of self-help groups and broader local community in Shurugwi District has manifested in various ways. For instance, most rural women operated horticulture projects and other income earning activities in Shurugwi through their self-help groups as conduits for improving their food security status. That is, through embarking on horticulture, small scale poultry farming and animal husbandry projects, these rural women grow crops, vegetables and rear livestock both for household consumption and for commercial purposes to earn income. This is supported by the primary data where one participant in a focus group discussion remarked that:

...our families are having nutritious meals because we don't sell off all the chickens...we reserve some for our families to consume and this has contributed a lot to the health status of our children (Focus group 1- Interviewee Five, 03-01-20/ ward10).

Another participant also remarked that:

Our garden project provided us with all the vegetables that we need for our families ... we have also been able to provide the whole village with fresh vegetables ...(Focus group 4- Interviewee One, 30-12-19/ ward 16).

This was confirmed by one key informant in saying:

... most women especially those operating agriculture related projects are now more than ever before, food secure as they can feed their families with nutritious and healthy food such as chickens and vegetables which the groups produce on their own ... surplus commodities are then sold to other community members (Business person 2, 09-01-20/ward 10).

Similar sentiments were also echoed by the following participant who said:

...unlike those none participating in self-help groups, the majority of women in self-help groups can feed their families with some of their produce such as vegetables, eggs and chickens while at the same time they supplement grocery items using proceeds they earned from selling some of their commodities ... (Agritex officer 3, 08-01-20).

Related to improved food security, a significant number of respondents across categories confirmed (during interviews) how to prior joining women's self-help groups did some of these women and their households struggled to afford a minimum of three meals a day let alone nutritious meals. Empirical evidence shows how, subsequent to these poor women joining various self-help groups, their households are now able to do more than meet one of the basic human needs. That is, not only can they now have access to nutritious food, but can now afford to have three, if not more, meals a day. At the individual, household and local community levels, such women's self-help group-driven improved food security has two implications. First, is poverty alleviation as majority of these poor rural women have become less reliant on food hand-outs for the survival of their households. Consequently, these women are now no longer living from hand to mouth. Second, is improved health status and averting illnesses usually associated with malnutrition, especially amongst children. As argued earlier, such benefits and positive impact is likely to be felt beyond just individual women's self-help group members and their households. With activities of most women's self-help groups showing a gradual shift from their initial exclusive households' consumption-orientated towards commercialisation, even the local community, particularly poorest people in Shurugwi District, are now able to access affordable locally-produced nutritious agricultural products.

Other than improved food security and related health benefits, empirical evidence further shows how, subsequent to joining various women's self-help groups, a significant number of poor rural women in Shurugwi District used these informal entities as vehicles to creating self-

employment opportunities from which they could (individually and collectively), earn sustainable income. This is confirmed by the following remarks:

As women in this village, we started our self-help group to create income earning opportunities through working in our garden project because prior to the formation of this group, we used to suffer from high levels of poverty because we had no sources from which to earn income because of unemployment (Focus group 4- Interviewee Two, 30-12-19/ ward 16).

One key informant reflected upon this in the following words:

I work in a rural ward and there are several projects that are being operated by women's self-help groups because the majority of these women are largely unemployed ... they operate their projects as ways of creating self-employment opportunities for themselves to earn a living ... (MWCSMED officer 4, 07-01-20).

The remarks imply that rural women utilise self-help groups as agencies through which members can put food on the table (food security) while at the same time, creating self-employment opportunities from which they earn themselves decent incomes and better livelihoods. It is, therefore apt to argue that, as a result of taking part in self-help group initiatives, several rural women are now able to supplement their meagre incomes earned by their poorly paid husbands through participating in group projects to earn income. The majority of them were for the longest time, largely unemployed and, thus, economically inactive. Other than self-employment, these women's self-help groups have eliminated both poverty and the economic dependency syndrome amongst these poor rural women. They are now able to bring as much income, if not more than what their husbands can do, given growing unemployment rate in Zimbabwe.

Subsequent to poverty alleviation, evidence shows how these women are suddenly able to pay their children's school fees that most were previously unable to afford. This means that, household's income generated through women's self-help groups is used as a tool to break intergenerational poverty and illiteracy cycles in most households. Confirming this, most testimonies given particularly by members of self-help groups during interviews and focus group discussions acknowledged that they were poor because their parents failed to educate them. As such, they vowed that they would not want the same to happen to their own children and grandchildren. The following are some of remarks expressed in this regard:

As poor rural women, most of our members use the money we got from selling our produce to buy stationery and pay school fees ... it has also not been difficult for us to access health care services for our families ... (Focus group 7- Interviewee Two, 31-12-19/ ward 13).

Similar sentiments were also echoed by another participant who said:

...majority of members now afford to pay for health services for their families and also to buy uniforms for their school going children (Chairperson group 3, 08-01-20/ ward 18).

These remarks were however confirmed by two key informants where one said:

I have witnessed a situation whereby a lot of women participating in self-help groups are now able to buy stationery and pay school fees for their children without necessarily have to wait for the children to be sent away from school for non-payment of fees (Councillor 2, 30-12-19).

The other key informant remarked that:

I can say that the majority of women who are participating in these self-help groups can now afford to pay for social provisions that include education and health care with the money they earn from their group income earning projects ... (MWCSMED officer 1, 13-01-20).

6.6 Women's self-help groups and social cohesion and social capital in Shurugwi District

Evidence and discussion presented in Chapter Two and Chapter Three about key concepts associated with both theoretical writings in general and the SLF as a chosen study theory shows how 'social cohesion' remains a missing link in self-help groups discourse. Amongst key concepts that gradually shaped the narrative on women driven self-help groups, including SLF (see also Scoones 1998), are 'social capital' and to some extent, 'social networking'. Scoones (1998) argues that community-based structures, such as self-help groups, play a crucial role as mediating agencies in building up social capital which in turn, allows poor rural women in particular, to form interactive associations or groups where they help each other out of various social ills like gendered poverty. Thus, as alluded before, women's self-help groups are normally based on strong ties that include friendship, business associates, school and church mates and those based on the neighbourhood (Bisrat *et al* 2012; Yntiso 2015). While the study findings on the lived experiences of members of several women's self-help groups in Shurugwi District have on one hand, further confirm the relevance and applicability of theoretical concepts such as 'social capital' and 'social networking', it has on the other hand also, for the first time, shown how the concept of 'social cohesion' could be relevant to theoretical writings

on women's self-help groups. Interesting about 'social cohesion' in the context of rural self-help groups in Shurugwi district is the fact that both literature review (Chapters Two and Three) and theoretical writings and principles of SLF have never associated any previous studies and research on self-help groups with social cohesion. Demonstrating social cohesion through their group activities in their respective rural women's self-help groups across Shurugwi District is several programs and activities. Consistent with the principle and concept of 'social cohesion' are instances where some women's self-help groups claim to have freely donated locally produced vegetables to destitute households who usually struggle to afford catering especially during funerals of their loved ones. Confirming this are the following responses where the first participant remarked that:

Our garden project has been able to provide the whole village with vegetables especially assisting poor families during funerals (Focus group 4- Interviewee Three, 30-12-19/ ward 16).

Similar sentiments were also echoed by another participant in saying:

We also managed through our group to buy all types of kitchen utensils that we need as women in our homes...we have been able to assist with our utensils during funerals ... (Focus group 2- Interviewee Two, 07-01-20/ ward 19).

Of significance here is how through self-help groups, rural women who shared and experienced similar challenges of poverty and indignity, have learned how to assist each other in times of need through mobilising their resources together as members from same communities without expecting any returns on their part.

Related to social cohesion, activities of women's self-help groups in Shurugwi District have promoted social capital and social networking. Evidence presented during interviews and focus group discussions shows that these rural women embarked on income earning projects where they shared common values of trying to reduce disparities in wealth, income and power relations within their communities while at the same time, uplifting their social status and standard of living. It also shows how these women's self-help groups in Shurugwi District are mainly composed of members with the desire to promote unity, build networks of solidarity and good social relations at community level through engaging together in different self-help projects. Important also to note is that, most of these rural women's self-help groups are guided

by principles of trust and mutual support with the view to assist each other in improving their livelihoods. Consequently, the concept of social capital is further strengthened through building of strong social bonds for those self-help groups who become members of their cluster associations. Thus, such platforms are used by most rural women to interact and share ideas on issues that affect their projects, families and the general community at large. The sentiments below help to validate the observation where one participant said:

As women's self-help groups in this community, we have some cluster associations where we belonged to and through these cluster associations, we normally conduct field days and look and learn visits where we visit each other's projects to share knowledge and ideas ... (Focus group 2- Interviewee Three, 07-01-20/ ward 19).

The other participant added by saying that:

We normally interact with other women from different self-help groups especially through field days that we hold either at ward or district level ... this has made us to cooperate well in other social issues as women operating different projects within the same community (Focus group 6- Interviewee Four, 06-01-20/ ward 11).

These sentiments confirm theoretical arguments on the significance of social networks in self-help groups' discourse while further demonstrate a synergy between social networking and social cohesion (Atteraya *et al* 2016). The groups have proved to be a critical combination in building confidence and self-esteem among some of these poor rural women through social networking.

6.7 Women's self-help groups and social wellbeing and restoration of personal dignity amongst women in Shurugwi District

The previous section has demonstrated how women's self-help groups in Shurugwi District have become drivers of social capital and most importantly, social cohesion. The focus now shifts to a discussion on how, through their membership to various self-help groups, rural women in Shurugwi District have managed to regain their social standing. This includes restoration of their personal dignity. It is the view of the researcher that only individuals with high self-esteem would likely be able to either regain their social standing or restore their personal dignity. Following Atteraya *et al* (2016), the study's findings show how rural

women's participation in self-help groups has the capacity to boost their self-esteem and confidence to participate in decision-making processes at community level. Narratives by the participants show how as a result of participating in self-help group's activities, a majority of rural women can now meaningfully participate in public discussions and decision-making processes (usually during ward and village public meetings) within their communities without fear of any form of reprisal from the general community. Confirming this observation are the following remarks:

We are now confident to voice our concerns and stand for our rights to be treated equally and fairly in our communities despite the fact that we are women ... also because of the boosted self-esteem in us, we now confidently contribute sensible ideas in some of the village and ward meetings that we often attend ... (Focus group 1- Interviewee Two, 03-01-20/ ward 10).

This was further confirmed by one key informant who said the following:

I have noted a surge of women in our community from these self-help groups who can now confidently participate and even contribute brilliant ideas and views during the village and ward meetings that I normally conduct with residents in my ward ... (Councillor 5, 08-01-20).

From the arguments and remarks made above, it is argued that, the establishment and subsequent sustainability of self-help groups that are exclusively women-driven in the predominately rural district of Shurugwi, left these women with no other alternative but to become skilful negotiators and competent defenders of socio-economic interests aligned with the wellbeing of their self-help group structures. Despite being unprecedented, this suddenly-active women's participation in public meetings do not only ensure survival, longevity and sustainability of their self-help groups, but, it also has transformed them into community activists who are now being recognised for their courage to publicly engage with local leadership structures in ensuring that they use community meetings and programmes to influence the shaping of local laws, policies and programmes that have a bearing on the livelihoods of women in general. This is confirmation of literature that argues that participation in self-help groups enables especially poor rural women, to sharpen their leadership skills and that, women's self-help groups are used as platforms from which women can launch their political careers as female candidates to occupy political offices (Badejo *et al* 2017; Gugerty *et al* 2018). Hence, it should not come as a surprise that some women, who are members of self-help groups in Shurugwi District are suddenly assuming leadership roles beyond these

voluntary structures and becoming village secretaries, ward chairpersons, health care facilitators. Others are being elected into memberships of school development committees. Some are leading in various capacities within churches and other social organisations in their respective rural communities. Confirming this, one interviewee remarked:

In our group, we have some women who are now occupying leadership positions as a result of their leadership roles in this group ... for example one was appointed to be our village health care facilitator with the other two elected to be the ward chairperson and the village secretary respectively for our political party (Zanu pf) all because of the competencies they displayed in leading our group (Focus group 5- Interviewee Three, 30-12-19/ ward 16).

Similar sentiments were also echoed by other two key informants where one indicated that:

As the business community here at Chachacha growth point, we have women from local self-help groups who have been elected to lead some business associations based on the fact that they have the skills to lead ... (Business person 2, 09-01-20/ ward 10).

The other remarked that:

In my ward we now experience a situation whereby community members are now more confident in electing especially women from self-help groups into different leadership positions ... the majority of them occupy influential posts in school development committees, churches and different political parties ... (Councillor 3, 03-01-20).

In a nutshell, the remarks made above demonstrate how women's participation in self-help groups could be used as a basis and springboard to advocating for women leadership in various community-based structures, including possible local political leadership roles. More interesting is evidence showing how women leadership demonstrated by women in various self-help groups has influenced and changed the general perception amongst ordinary community members in Shurugwi District towards women leadership in community structures other than self-help groups, with women leadership now being embraced. It is argued that what may start as women's leadership in self-help groups may go a long way in not only restoring women's dignity but also in forming a sound basis for embracing a much broader women leadership culture in predominately rural and patriarchal communities such as Shurugwi District. (see also discussion in Section 6.9 below).

While the ability by community members to embrace women leadership beyond self-help groups may exonerate these poor rural women from historic patriarchal and social exclusions, it is also the view of the researcher that such a change in attitude and perceptions may lead to much-improved household and community relationships with empowered women in self-help groups likely to experience less domestic violence (Entz *et al* 2016; Fletschner & Kenny 2011; Mayoux 1999; Mishi & Kapingura 2012; Peterman *et al* 2018). For instance, by using their agricultural self-help groups as mechanisms for launching and initiating gainful income generating projects, women in rural Shurugwi District transformed not only their social standing in their community but also their household relationships through earning recognition and respect from their male counterparts, particularly husbands and partners. This was based on that, most rural women are now able to be self-reliant and self-sufficient in meeting their basic households and personal needs. Confirming the above findings are two similar remarks:

As rural women, we are actually delighted that our male counterparts in this community (including our husbands) are now treating us as dignified beings after realising that we are also capable of earning decent incomes and financially contribute to the needs of the family ... (Focus group 9- Interviewee Three, 06-01-20/ ward 11).

This was confirmed by one key informant who remarked that:

I have noticed reduced cases of domestic violence in my ward because the majority of women who are into self-help group projects are now being treated with dignity by their husbands because of the financial contributions to their families ... they are also no longer relying much on their husbands for subsistence and this basically lessen the tensions in their families ... (Councillor 3, 03-01-20).

However, it is important to acknowledge that while this was, in the main, a growing positive trend in this rural community, there are however, still few incidents of patriarchy and abuse of women by their male partners, particularly husbands.

Evidence also shows how, through their participation in self-help groups, poor women have managed to improve their living standards through purchasing, amongst others, household furniture, kitchen utensils and some other household gadgets. Empirical study findings also show how the general welfare of most families was improved when members of women's self-help groups in Shurugwi District use their collective earnings to purchase items such as beds,

wardrobes, kitchen tables and chairs, pots and plates, and solar panels for their households. This was revealed by one of the participants who remarked that:

As rural women who are operating self-help groups, we have managed to raise the standard of living for our families through being able to feed, clothe and buy some household furniture such as beds and solar panels for our homes with the income that we are raising from our group project of cattle fattening ... (Focus group 5- Interviewee Four, 30-12-19/ ward 16).

Another participant concurred saying:

Self-help groups are helping several rural women in our community to alleviate poverty because most of them have been able to raise sufficient income to take good care of their families ... the majority bought some household furniture such as chairs and kitchen utensils which they normally use during community gatherings such as funerals or other community celebrations (Councillor 4, 31-12-19).

This confirms, not only the accumulation of households' assets, but also the restoration of personal dignity amongst these rural women as well. However, all this is achieved despite arguments raised in Chapter Three that the majority of rural women in Zimbabwe spend much of their time on domestic and other agricultural activities that leave most of them with little or no control over key strategic economic resources and decision-making powers (FAO 2017; Maruzani 2014).

6.8 Women's self-help groups and missed opportunities in Shurugwi District

The geographical location and spatial set up of Shurugwi District are favourable not only for agricultural sector but also for other sectors such as mining. Consequently, it is argued that the natural landscape of this district offers both commercial and small-scale farmers, such as women's self-help groups, a gamut of business opportunities. However, despite being in abundance, there are several opportunities that are being missed, particularly by rural women actively participating in self-help groups in Shurugwi District. First, is their failure or inability to fully diversify their business activities beyond the agricultural sector. Notwithstanding attempts by these rural women to diversify mainly by expanding their activities from horticulture to activities such as poultry and cattle farming, there is also no attempt to go beyond the agricultural sector and venture into other sectors, particularly mining. This is

despite a two-fold conducive context. First, rural Shurugwi District is endowed with several mineral deposits for gold and chrome, and with rampant male-dominated artisanal and small-scale mining activities. Second, the 2013 NGP has called for the opening up of the mining sector as an attempt to encourage women participation in the sector (see also Chapter Four). As observed by the researcher, the only existing link these rural women's self-help groups have with the local mining industry is through selling their agricultural products to individual mine workers. Hence, it is not surprising to have none of local women's self-help groups currently being mining-orientated. It is, thus, argued that, despite mining activities being pervasive in Shurugwi District, the area and its local communities is yet to see the emergence of the first ever mining orientated self-help group, especially one operated exclusively by local women. Confirming this missed opportunity are remarks such as:

The other activities apart from our garden projects that we can venture into given the necessary support is mining, for example in our ward, we have a lot of mining activities where predominately male artisanal and other small-scale miners mine both gold and chrome ... (Focus group 3- Interviewee Six, 08-01-20/ ward 18).

Another participant confirmed this in saying:

There are a lot of untapped mining opportunities for our women's self-help groups in this district since we have lots of gold and chrome deposits ... they can actually realise more income from venturing in mining activities compared to what they are currently earning from their different agriculture related projects ... (Councillor 5, 08-01-20).

The failure by women's self-help groups to penetrate male-dominated local mining sector in Shurugwi District is to a large extent, understood within a historical context where the mining sector, particularly in sub-Saharan Africa, is driven exclusively by male migrant workers. Countries such as apartheid South Africa went as far as not only exclusively employing male local and migrant mine workers but also introducing highly regulated male hostel accommodation systems in all her mining industries (Vosloo 2020).

Second, despite a call by the 2013 NGP for inclusion of women in the mining, tourism and manufacturing sectors (see also Chapter Four), manufacturing or beneficiation remains an elusive concept for majority of rural women operating self-help group entities. This is despite

Shurugwi District being in abundance of raw natural minerals and agricultural endowments. Rural women involved in self-help group activities in Shurugwi District are currently producers and suppliers of raw agricultural products instead of being both producers and manufacturers of finished agricultural products. This shows another missed opportunity in a rural district rich in terms of supply of raw agricultural and mining products and resources including population dynamics usually associated with a far-flung rural community. From an agricultural perspective, the following are some of remarks confirming some missed opportunities in the manufacturing sector by women's self-help groups in Shurugwi District:

I would suggest that since several women's self-help groups are into poultry projects, they need to come together, contribute money to purchase some incubators that they will use to hatch their own day-old chicks for their poultry projects ... (NGO staff 1, 09-01-20).

Another interviewee reiterated this by emphasizing that:

Self-help groups were to save a fortune in terms of money and time if there were to invest in purchasing incubators so that they can hatch their own day-old chicks for their projects considering that in some cases these chicks are in short supply in the urban areas where they go and buy them ... (Agritex officer 3, 08-01-20).

Furthermore, the following remarks confirm how rural women involved in self-help group activities are failing to respond appropriately to some of basic needs of a remote and far-flung rural community:

I think as women groups in this particular ward, we also have the opportunity to venture into sewing projects to manufacture school uniforms considering that several women in this ward received trainings in sewing ... (Focus group 9- Interviewee Four, 06-01-20/ ward 11).

Similar sentiments were also echoed by another participant who said:

We have several schools in this district and as such there is an opportunity for us to make school uniforms that we can sell to local communities especially given the absence of nearby shops that sell such school uniforms ... (Focus group 2- Interviewee Four, 07-01-20/ ward 19).

This reveal a missed opportunity given the fact that the district is home to a total figure of 31 secondary and 71 primary schools with a combined total population of 41 242 learners

(Ministry of Primary and Secondary Education 2017). The common reason that was cited by most of the participants for their failure to engage in garment-making projects was that they lacked the necessary machinery required for sewing of garments/school uniforms.

Third, despite existing and growing local demand for their agricultural products, none of these women's self-help groups in Shurugwi District could confirm either a previous or existing formal arrangement or service-level agreement with local institutions such as boarding schools, mining companies and supermarkets. Let alone, those in close by small urban areas. More than anything, such formal arrangements go a long way in ensuring sustainability and longevity of their businesses through secured and guaranteed local market support. They can also potentially further strengthen diversification. This weakness can, to a large extent, be attributed to the absence of stronger market linkages initiatives, especially through cluster-level associations as most self-help groups in the district are not affiliated to cluster associations. Some of the associations to which they are affiliated to are poorly-constituted and are not proactive. Thus, without strongly-constituted and proactive cluster-level associations, the majority of rural women's self-help groups were bound to find it difficult to secure supply contracts with any of these potential local markets. Expressing their concerns on the missed opportunity, some of interviewees remarked that:

Most of these groups have the ability to supply their agriculture produce to big companies and supermarkets but they are missing on that opportunity because they don't have supplying contracts as it is difficult for individual groups to negotiate for such contracts ... (MWCSMED officer 2, 03-01-20).

Similar sentiments were also echoed by one participant in a focus group discussion who said:

We wish for the business community to at least engage us either for contract farming or supplying contracts so that as women groups, we can have a guaranteed ready and competitive market for our produce ... (Focus group 4- Interviewee Four, 30-12-19/ ward 16).

Fourth, despite the majority of current members of these women's self-help groups being highly experienced and ageing, none of self-help groups have created a clause in their constitutions to cater for compulsory mentoring programs and early exposure of young female members of their households. Instead of catering for mentoring of their girl child, most

constitutions have a clause speaking directly and briefly on a collective decision to ensure that a deceased member is immediately replaced by a family member, preferably her girl child. Confirming the absence of a window of opportunity for young blood in the families to step up to the plate for most rural women's self-help groups are remarks such as:

We have agreed that in the event of a member dying, that member can be replaced especially by her children or any other close relatives so that the group can remain operational even beyond our generations (Focus group 5- Interviewee Five, 30-12-19/ ward 16).

Another participant confirmed this in saying:

We have also incorporated in our constitution a clause that indicate that in the event of a member dying, she should be replaced preferably by her biological girl child or daughter in-law and this has been done to guarantee the continual existence of the group beyond our generation (Focus group 2- Interviewee Five, 07-01-20/ ward 19).

Thus, while the intention is to ensure that these women's self-help groups become intergenerational and have a lasting family legacy, the implications may seem far reaching and complicated than anticipated based on the policy gap stated above. For instance, the sustainability of such self-help groups is not guaranteed given that new members are most likely to be joining without the knowledge and experience to function under self-help groups. Notwithstanding the socio-economic contribution made by various women's self-help groups in Shurugwi District, it is argued that a combination of all these missed opportunities poses a long-term threat to the sustainability and longevity of these crucial entities.

6.9 Challenges encountered by women's self-help groups in Shurugwi District

The study has shown how rural women's self-help groups could potentially be used as vehicles for poverty alleviation and women empowerment particularly in poor rural areas, such as Shurugwi District. However, there are also inherent shortcomings regarding their operations. It is in the context of the latter that this section discusses challenges faced by women's self-help groups in their endeavor to be drivers of women empowerment and poverty alleviation in a rural Shurugwi District.

First, is a challenge related to lack of adequate and consistent support by the government. Notwithstanding some efforts by government to support operations of women's self-help groups in Shurugwi District, evidence from interviews shows widespread and growing inaccessibility of government's services including those deployed at the district level. Evidence also shows a two-fold challenge in terms of government's support. First, is failure to establish either satellite offices or branches of ZWMB in remote rural areas such as Shurugwi District. This is a weakness that demonstrates a mismatch between policy pronouncement and lived experiences of poor rural women on the ground.

Second, is a failure to ensure that, where rural based satellite offices are established either by government's department or support agencies, these offices are adequately funded and resourced as most of them are currently either dysfunctional or white elephants. A case in point are less resourced ward coordinators and agricultural extension officers who are being deployed to local constituency offices in Shurugwi District without basic resources such as cars, or fuel where cars and motor cycles are being made available. This negatively impacts on the ability by officers to monitor and evaluate women projects and to also attend to daily operational needs of various women's self-groups in this vastly rural district. Confirming this while expressing their frustrations some of Agritex officers had this to say during interviews:

... the major obstacle that makes it difficult for the women members of the groups to access our support systems as a department is basically to do with lack of enough resources such as fuel that I need to reach out to these self-help groups in this particular ward ... (Agritex officer 2, 07-01-20).

Similar sentiments were also echoed by another Agritex officer in saying:

On my side the only major obstacle has to do with transport issues to reach out to the groups because of either absence of cars or erratic fuel supplies that we got from our district office (Agritex officer 3, 08-01-20).

Further confirming the above, another ward coordinator said:

I am not that mobile in this ward because of lack of resources to use for transport so by the end of the day, those women groups that are located far away from my vicinity might actually find it difficult to access our services ... (MWCSMED officer 2, 03-01-20).

Thus, it is argued that whilst the decentralisation of services for rural self-help groups, especially in rural communities in Zimbabwe is a well-thought initiative, the major challenge that remains is a lack of distribution of resources to complement deployment of officers, particularly at district and ward levels. This supports observations made in Chapter Four that, the lack of internal capacity by key government ministries and departments as a result of inadequate budgetary allocations adversely impacted on the progress and promotion of gender equality, poverty alleviation and women empowerment for the nation.

Third, is a challenge related to inaccessible funding due to, amongst others, unaffordable compulsory down payments that range from 20%-50% for both state's subsidies and NGO's grants, lack of information dissemination on funding, and collateral for bank loans to these rural women's self-help groups. Furthermore, is the heavy bureaucratic system for accessing government funding characterised by a lot of red tape. In addition, most financial institutions are located in urban areas, far away from rural areas. All these contribute to the inaccessibility of funding for the majority of rural self-help groups. The above observations are supported by remarks such as:

... government has put in place a bank for women but most of the branches of the bank are centralised in the urban areas without a single branch in the rural areas. Such a scenario however makes it difficult for rural women's self-help groups to access the services of the bank (Chairperson group 1, 03-01-20/ ward 10).

The other participant remarked that:

... despite the fact that government has a wide array of funding programmes meant for women in general, several women's self-help groups especially in this district are finding it difficult to access such funding mainly because of lack of information dissemination in rural communities about where to access such funds ... (Chairperson group 3, 08-01-20/ ward 18).

This confirms the argument that most rural communities in the country are financially excluded as a result of very little or non-existent rural banking facilities (Matunhu & Mago 2013). Regarding collateral being a requirement for banks to offer loans to rural women's self-help groups, the following remarks by interviewees are worth noting:

We once attempted to get a bank loan but we failed to secure it probably based on that we did not have the required collateral (Focus group 8- Interviewee Two, 31-12-19/ ward 13).

Another participant remarked that:

What we have realised in this group is that, the majority of us lack collateral and as such, it will be difficult for us to ever think of applying loans considering our status (Focus group 9- Interviewee Five, 06-01-21/ ward 11).

Furthermore, notwithstanding the fact that NGOs assist rural women's self-help groups with both financial support in form of grants drawn from their revolving funds, and non- financial support, it was the non-financial support in the form of material support that was more pronounced with most rural women's self-help groups (see earlier discussion in section 6.3) as only a few self-help groups accessed NGO's grants. This was confirmed by one participant who remarked that:

As for the NGOs, one would realise that the grants that are meant for women's self-help groups are not being accessed by the majority of these groups (Chairperson group 3, 08-01-20/ ward 18).

This was further confirmed by two participants who said:

... despite NGOs having in place some grants ... in most cases only a fraction of the groups in this district have so far received such kind of assistance ... (Chairperson group 5, 30-12-19/ ward 16).

The other participant said:

... in as much as we know that the government together with NGOs have grants meant to support rural women's self-help groups, these are not being accessed by many ... (Chairperson group 8, 31-12-19/ ward 13).

Thus, while efforts by NGOs to promote the development of rural women's self-help groups should be acknowledged, the study however, notes that such support was not equitably distributed among all the rural wards. Some other wards were without access to such support services from NGOs considering that, similar to government, most of them had limited capacity to cover all the rural wards in the district.

Fourth, is a challenge of market accessibility, especially urban market. The most common hindrance to market accessibility is, amongst others, dependency of these rural women's self-help groups on middlemen. Thus, majority of women's self-help groups in Shurugwi District do not have direct access to market, especially urban-based markets.

Another hindrance is the poor state and general lack of basic infrastructure (physical assets- see SLF in Chapter Two), such as roads, public transport, internet services and telecommunication services, bridging the rural-urban divide in remote rural Shurugwi District. All these, and many others combined, make easy and direct access to markets, especially urban-based markets, a pipe dream to most, if not all, rural women's self-help groups in Shurugwi District. For instance, issues raised about middleman phenomenon include a tendency by these middlemen to bargain for far cheap prices when buying directly from women's self-help groups. This is mainly due to the fact that, the middlemen want to maximise their profits after re-selling the products. Thus, this negatively affects the profit margins for most of these rural women's self-help groups. This complication is confirmed by several interviewees. One interviewee complained that:

The marketing and pricing of the commodities produced by these women's self-help groups are normally affected by the market takers who are the middlemen who come and buy from individual groups where they bargain for far less cheaper prices ... (MWCSMED officer 1, 13-01-20)

The other said:

The profit margins of most women's self-help groups are somehow compromised especially when outsiders come to buy their produce for resell somewhere as these will negotiate for far cheaper prices considering that they will be buying in bulk ... (Councillor 5, 08-01-20).

With regard to infrastructure-related challenges, the following remarks by interviewees are worth noting:

The marketing of our produce is usually affected as a result of poor road networks that are in our communities, these roads are not easily passable so it will be difficult for us to transport our commodities to urban markets where we can fetch high (Focus group 2- Interviewee Six, 07-01-20/ ward 19).

This was confirmed by another participant who remarked that:

We often encounter a challenge of accessing cheaper transport to ferry our cows to the market as most of the buyers are unwilling to come over this side because of the poor roads (Focus group 5- Interviewee Six, 30-12-19/ ward 16).

In light of the remarks above, it is therefore appropriate to conclude that, market related challenges commonly faced by rural women's self-help groups, were as a result of absence of stronger market linkages initiatives usually compromised by amongst others, lack of basic infrastructure and dependency on middlemen.

Fifth, is a challenge of politicisation and undue political interference in the activities of rural women's self-help activities mostly by local political leadership. Noteworthy is the constant and consistent reference to "our political or governing party" instead of "our government" by most local ward councillors every time they emphasise how government supports women's self-help groups in Shurugwi District. Further confirming this undue political interference and inability by local ward councillors to separate party politics from the state's function and responsibility are instances where they consider themselves as conduits for rural development, this is despite the presence of non-partisan government officers and other agencies at ward level. Confirming the undue political interference in activities of rural women's self-help groups is remarks such as:

As a councillor I have managed to facilitate on the training of women's self-help groups whereby through our ruling party, we have trained some women on how to construct bakery ovens so that they can start baking projects ... (Councillor 2, 30-12-19).

Another participant confirmed this by saying:

I move around monitoring and appraising these projects that are done by women's self-help groups to motivate them at the same time to hear their challenges that I will share with our party leadership in the district to see how best such challenges can be addressed (Councillor 4, 31-12-19).

Sixth, is a challenge related to the scarcity of water for irrigation that has affected most agricultural projects operated by rural women's self-help groups. Naturally, most women

projects rely on traditional water sources such as nearby rivers and wells, and community boreholes for their agricultural activities. The water challenge was further worsened when the traditional water sources that rural women rely on for irrigation quickly dried up especially due to erratic rains that are a result of climate change. As such, the viability of some women projects is negatively affected. This was revealed by one participant in the focus group who said:

The other challenge that we are facing as a group is that of lack of sufficient water and proper irrigation infrastructure for our projects ... we rely on the nearby river and community borehole which are closer to our project to water our crops but with the changes in weather patterns, we no longer have enough water even to last us a quarter of the year ... (Focus group 3-Interviewee Seven, 08-01-20/ward 18).

Another participant concurred saying:

Most self-help groups operating horticultural projects in our district are facing severe water challenges because the rivers and wells they used to rely on years back no longer have enough water to last them for a single season and the problem has been worsened by the fact that these groups cannot afford to drill boreholes or build dams for their projects (Councillor 1, 07-01-20).

In light of the above remarks, the application of the SLF's physical capital- (as earlier discussed in Chapter Two) demonstrates the significance of basic infrastructure to the operations of self-help groups as a mechanism to improve livelihoods amongst rural women because without the availability of basic infrastructure such as dams and irrigation infrastructure, rural women find it difficult to effectively operate and sustain especially their agricultural projects.

Seventh, is a challenge related to patriarchal tendencies displayed by some men towards projects operated by women's self-help groups in this district. That is, some husbands abuse their wives to have full control of the money they earned from self-help group projects without their consent as they fear that their place as heads of household would be threatened once women become self-reliant. Thus, despite self-help groups acting in the main, as agencies of transformed relationship between husbands and wives in communities where most of them managed to deal with issues related to patriarchy (see earlier discussion in section 6.4), there are however cases whereby, some narratives by the participants reveal how some husbands and other male counterparts continue to undermine the operations of women's self-help group projects while others abused their wives to have full control of the money they earned from

self-help group projects. Evidence exists as proof to the above observations through remarks such as:

We also face another challenge where we earn our money from the projects that we operate but as soon as we take that money home it ceases to be ours as our husbands take full control of how it needs to be used (Focus group 2- Interviewee Seven, 07-01-20/ ward 19).

This was confirmed by another participant in saying:

there are some men who do not want their wives to be self-reliant...such men have not been giving enough time to their wives to work in their group projects because they fear that once they become self-reliant, they will then become insubordinate to them ... (Councillor 1, 07-01-20).

Evidence further shows a situation whereby some women's self-help groups, particularly those who operate horticulture projects have their activities undermined and disrupted by mostly male artisanal miners who, through their mining activities, continuously and deliberately disrupt their operations by contaminating water sources used by the women to irrigate their crops. Thus, regarding how male counterparts sometimes undermined projects operated by rural women's self-help groups, the following remarks by interviewees are worth noting:

... the challenge of water for some women's self-help groups with horticulture activities in this ward is sometimes further worsened by artisanal miners who contaminate some of the water sources they use for their projects through their mining activities ... (Councillor 5, 08-01-20)

Another participant remarked that:

We are also faced with a challenge whereby artisanal miners within our locality disrupt our farming activities through fetching water in bulk from the same river that we use for our garden project ... they make use of water pumps leading to the source to dry up quickly ... (Focus group 3- Interviewee Eight, 18-08-01-20/ ward 18).

The behaviour and attitudes displayed by most male artisanal miners regarding water sources used by some women's self-help groups were found to be against the principles of the 2013 NGP that call for peace and harmony at both family and community levels, as fundamental ingredients for women's positive outcomes within their communities.

Eight, is a challenge related to the *ad hoc* approach towards the engagement of rural women's self-help groups by various stakeholders. Evidence shows that, despite having the NGP in place, most NGOs and other government departments that promote the development of women's self-help groups in the district do not have written down policies on self-help groups, particularly those operated by rural women. This was revealed by most responses given by personnel from NGOs and government departments in saying:

As an organisation we don't have a written down policy for women's self-help groups ... however most of our activities are basically biased towards supporting mainly the rural women for their households to be food secure (NGO 1, 09-01-20).

Similar sentiments were also given by another respondent who remarked that:

We don't have a policy as such that focus on self-help groups that are run by women because we treat them all as small scale farmers whether they are operating as individuals or as groups (Agritex officer 1, 03-01-20).

Thus, given the above remarks, it is appropriate to argue that there is a policy gap in the approach of many external stakeholders towards women's self-help groups in rural communities, a further reflection of a possible *ad hoc* approach towards engagement with rural women's self-help groups and their activities by various external stakeholders.

Ninth, is a challenge related to the lack of modern agriculture equipment and machinery, particularly for some groups which operate agriculture projects. Empirical evidence shows that, some of the women's self-help groups rely on farming methods that are labour intensive and as such, they ended up turning to their male counterparts for assistance. This is especially the case on strenuous tasks that they found difficult to carry while others opted to outsource labour for their projects. Confirming this are the following remarks:

Most of our members despite having several years of experience in farming, we lack the necessary modern farming equipment to use in our garden such as farming machinery and irrigation equipment (Chairperson group 4, 30-12-19/ ward 16).

The other said:

... the majority of women groups continue to lack the necessary support...in the form of agricultural machinery and other irrigation equipment that they require to use within their projects ... (Chairperson group 9, 06-01-20/ ward 11).

This was emphasised by another key informant who also remarked that:

Most income earning projects in this community are operated by elderly women and as such, when they faced challenges in executing some of the tasks such as land clearing and ploughing, they often hire out labour while others resort to family help to carry the tasks to keep their projects running ... (Councillor 3, 03-01-20).

In light of the remarks above, it is therefore concluded that, lack of modern agricultural equipment and machinery for rural women's self-help groups compromises the profitability of most of their projects, especially in view of how they are forced to outsource labour when faced with strenuous tasks.

6.10 Conclusion

The chapter presented and discussed empirical findings related to major socio-economic activities carried out by rural self-help groups in their endeavour to alleviate poverty and empower rural women. It has been noted that rural women established self-help groups as ways to create self-income generating opportunities to sustain their livelihoods. Similarly, just as depicted in Chapters Two and Three, this chapter shows how self-help groups function as institutions that mediate the economic, social and political empowerment for rural women who participate in self-help groups through accessing some of the livelihood assets of the SLF namely financial, human, physical, social and natural assets. Thus, the study on one hand, shows how a combination of these five concepts or assets by poor rural women organised in self-help groups enhanced their efforts in achieving their desired livelihood outcomes while on the other hand, it has been noted how failure to access some of the assets especially the physical negatively affected the viability and sustainability of some rural women's self-help groups. Furthermore, all the discussions and the participants' responses in this chapter indicate to a positive correlation between operations of women's self-help groups and poverty alleviation and empowerment among rural women where it has been established that, self-help groups promote innovation and diversity for rural women. This is in addition to food security,

employment opportunities, social cohesion, social standing while at the same time restored personal dignity for many rural women. However, the above have been achieved despite some of the missed opportunities by rural women's self-help groups and challenges they have faced. It is therefore fair to conclude that, theoretically (as argued in the literature) and practically (as seen in the above responses), the operations of rural women's self-help groups in Zimbabwe, just like anywhere else in other developing countries, enables poor rural women to sustain their livelihoods.

CHAPTER SEVEN

KEY STUDY FINDINGS AND RECOMMENDATIONS

7.1. Introduction

Central to this study has been a twofold critical analysis. First, how women's self-help groups' activities could alleviate poverty and empower women in rural areas, particularly in Zimbabwe. Second, is how such women's self-help groups are sustainable drivers of socio-economic change amongst rural women in Zimbabwe. Thus, using key theoretical concepts of Scoones' SLF, the study showed how the attainment of poverty alleviation and women empowerment relies on the number of livelihood assets that poor rural women can acquire and possess. Application of the livelihoods assets also becomes vital in understanding how rural women's self-help groups are sustainable drivers of socio-economic change for rural women in the rest of the developing world particularly in Zimbabwe (see Chapter Two and Three). In view of the above, the researcher assessed how selected key theoretical concepts are applicable to self-help groups in their quest to fighting poverty and empowering particularly poor rural women in Zimbabwe. These are *human capital*, *social capital*, *natural capital*, *physical capital* and *financial capital*. The applicability of livelihoods assets, as pathways out of poverty, has been tested by looking at how rural women's self-help groups in Zimbabwe enhanced their efforts in accessing a combination of the five livelihood assets to achieve desired livelihood outcomes such as poverty alleviation and empowerment amongst poor rural women (Petersen & Pedersen 2010).

Further contributing to the exploration of the study, Chapter Two presents a literature review which provides a critical analysis and discussion on experiences and general performance of women's self-help groups in tackling gendered socio-economic ills such as poverty and lack of empowerment in the global south. Chapter Three presents a Zimbabwean literature review on theoretical perspectives in terms of historical role of women's self-help groups as mechanisms for poverty alleviation and women empowerment. Chapter Four is a review on policy perspectives on how Zimbabwe intends to address poverty alleviation and empowerment amongst women particularly poor rural women. While guided by similar key research aim, Chapter Six analyses and discusses lived experiences coupled with perceptions about sustainability and role of women's self-help groups in poverty alleviation and women

empowerment in Shurugwi District located in Midlands Province, Zimbabwe. Given its empirical nature, it would not have been possible for the researcher to present a highly analytical and conclusive Chapter Six without using key conclusions from theoretical and policy perspectives in Chapter Two and Three, and Chapter Four as study's analytical framework. Next is an overview of key empirical research findings made by this study following a successful combination of the four key chapters highlighted above. The overview of the main findings is then followed by a set of policy and theory-related study recommendations and possible future research areas emanating from this study.

7.2 An overview of the main findings

Several key theoretical and most importantly, empirical findings emerged from this academic study. They are reflective of how the concept of women's self-help groups, particularly among poor rural women in Zimbabwe (see Chapter Three, Chapter Four and Chapter Six) and in other developing countries (see Chapter Two) is critical in alleviating poverty and empowering particularly amongst rural women. In view of the above, it has been found that rural women's self-help groups are a means to champion sustainable rural livelihoods and community development processes. Against this background, the main empirical findings of the study are outlined below.

7.2.1 Proliferation of rural women's self-help groups in the global south (Zimbabwe included), could largely be attributed to historical and inherent poverty, disempowerment, marginalisation and social exclusion of women

Documented evidence on widespread traction gained both by philosophical and theoretical stances seeking to advocate for acceptance of self-help groups as integral part of livelihoods strategies at the disposal of most socially and economically marginalised communities, shows how global proliferation of women's self-help groups was an inevitable rather than a mere coincidence or spontaneous eruption. For instance, theoretical evidence in both Chapter Two and Three, and empirical evidence in Chapter Six show how women's self-help groups in the global south (Zimbabwe included), became popular choice for poor rural women in their collective response to mitigate against growing socio-economic ills such as poverty, women unemployment, women disempowerment, marginalisation, social exclusion and injustices.

Other than poverty of assets, income poverty and other social ills and injustices, both literature and empirical evidence in this study further show how ‘poverty of ideas’, lack of political will and government institutional incapacity to implement some of supposedly most progressive policy and legislative frameworks intended to champion women empowerment, triggered community-based mobilisation of poor rural women into self-help groups as vehicles for their collective and apolitical response. Thus, empirical evidence (see Chapter Six) and theoretical arguments advanced in Chapter Two and Three show that, the formation of women’s self-help groups was done as a direct collective and coordinated response by poor communities to growing vicious cycle of poverty and marginalisation mostly faced by poor rural women.

7.2.2 There is a perception that women who are non-members of self-help groups continue to endure historical and inherent poverty, disempowerment and marginalisation than those mobilised into self-help groups

The empirical evidence from lived experiences of poor rural women in Shurugwi District (see Chapter Six), shows how various support systems (monetary and none monetary) from external stakeholders, have assisted in improving the socio-economic wellbeing and to a certain extent-sustainability of livelihoods for poor rural women mobilised into self-help groups. This, on the contrary, is not the case with women who are non-members of self-help groups as they are most likely to continue to endure historical and inherent poverty and disempowerment and marginalisation given that stakeholders are highly unlikely to provide much-needed support for rural women on their individual capacity. This is in light of how almost all the interviewees seemed to have placed a high premium and commended the establishment of women’s self-help groups in Shurugwi District for a sudden improvement in both socio-economic and political standings of the few women currently serving as members of these community-based structures (see Chapter Six). While all self-help groups women interviewed made a constant reference to their commitment in ensuring that they ‘dare’ not go back to their living conditions prior their participation in these community-based structures, there is equally a strong wish amongst local politicians, government officials and other locals to see more women becoming members of self-help groups which could not go unnoticed by the researcher during the interviews. During interviews and focus group discussions, most women emphasised how prior their participation in various self-help groups they were suffering from insufficient income due to credit constrains and lack of control of productive assets including financial resources

compared to their current situation following their mobilisation into self-help groups (see Chapter Six). Thus, empirical findings coupled with researchers' personal observations confirm how it seems easier for rural women who are members of self-help groups than for the non-members to exercise their collective voice and choices in demanding broader institutional and societal changes that help to improve their lives and livelihoods. Hence, there is a strong perception amongst members of women's self-help groups including other stakeholders that, the current socio-economic and political standing of these women in the community is far better than it was prior their joining of these organisations and possibly, better than that of none participating women.

7.2.3 Women's self-help groups are drivers of social cohesion and restoration of personal dignity amongst poor rural women

Evidence presented in Chapters Two and Three show how existing theoretical writings, literature and research on self-help groups particularly women's self-help groups is synonymous with theoretical concepts such as poverty alleviation, women empowerment, social capital (which encompasses social networking and social clubs), financial capital, human capital, and natural capital, among others. However, conspicuously missing in the existing theoretical discourse are two concepts - a contextualised 'social cohesion' and 'restoration of personal dignity'. Through lived experiences and perceptions expressed by interviewees on activities of women's self-help groups in Shurugwi District, the researcher was able to fill this conceptual or knowledge gap. In the context of Shurugwi District, the empirical findings (see Chapter Six) show how through their socio-economic activities, most of women's self-help groups can promote social cohesion- (which is another form of social capital on another level) amongst rural poor women. Thus, interesting about 'social cohesion' in the context of rural women's self-help groups in Shurugwi District is the fact that both literature review and theoretical writings including principles of SLF (Chapters Two, Three and Four) have never specifically associated any previous studies and research on self-help groups with social cohesion. The evidence from literature review (see Chapters Two and Three) and perceptions based on lived experiences of poor rural women in Shurugwi District (see Chapter Six), further show how subsequent to their subscription to membership of various women's self-help groups, did the inherently low socio-economic status of rural women particularly in Shurugwi District improved. Thus, empirical evidence shows that there is a strong perception amongst

all interviewees that the current cohort of local women participating in self-help groups are better off than they were prior to their participation. This shows that, women's self-help groups have the capacity to enable poor rural women to regain their social standing and to restore their personal dignity particularly where they have prior been exposed to assets poverty, oppressive, exclusionary and discriminatory environments within these rural settings before engaging in self-help groups.

7.2.4 The formulation, adoption and subsequent policy review of NGP in Zimbabwe has to a certain extent, failed to disrupt perpetuation of inherent colonial and patriarchal legacy of socio-economic marginalization of women particularly rural women

Notwithstanding the strides made in investing in policies (particularly the NGP) and programs with the intent (at least on paper) to promote poverty alleviation and empowerment amongst women, particularly rural women, theoretical evidence in both Chapter Two and Three and policy analysis in Chapter Four show that the socio-economic and political marginalisation of women remains a challenge in the global south including in Zimbabwe. Evidence presented in Chapter Four and Six shows how Zimbabwe remains a good policy promulgator than implementer and monitor. The *ad hoc* nature in which stakeholders engage with rural women's self-help groups in Shurugwi District is one such example of lack of policy implementation. Thus, in view of the above, the majority of women in Zimbabwe, particularly those residing in rural areas (including in Shurugwi District) continue to experience low status with respect to empowerment, access, control and ownership of economic resources and opportunities and participation in decision-making despite the promulgation of the 2004 and 2013 NGP. The reality on the ground proves that, despite some pockets of success, the policy seems to have largely fallen short of realising a total emancipation of women particularly in rural communities such as Shurugwi District. Consequently, control and access to strategic resources, such as productive land and finances, remained largely skewed in favour of men while the feminisation of poverty, particularly for rural areas and specifically for women who are non-members of self-help groups remain persistent (see above discussion in 7.2.2).

7.2.5 Activities of women's self-help groups in Shurugwi district are associated with some degree of evolution and diversification

Documented evidence in the literature (both Chapters Two and Three) shows how the majority of women's self-help groups in developing countries (Zimbabwe included) are associated with some degree of evolution and diversification. While largely confirming literature findings stated above, empirical findings in Chapter Six seems to have taken in particular the concept of 'evolution' to another level. For example, literature review and to some extent, empirical findings have on one hand, show how socio-economic activities of rural women's self-help groups evolved from being agencies of household consumption and income generation, to being engines for agricultural commercialisation and platforms for generation and sharing of information and knowledge amongst members. On the other hand, empirical findings seem to have exclusively brought in an interesting angle and, thus, taken concept of 'evolution' to another level by conclusively showing how some women's self-help groups in Shurugwi district has evolved from being entities that focuses exclusively on small scale agricultural, savings and lending activities into becoming housing self-help groups. From a diversification point of view, both literature review, in Chapters Two and Three, and empirical findings in Chapter Six show how promotion of financial inclusion among rural women through self-help groups, facilitates their diversification to engage in a variety of socio-economic activities. As such, there is a strong perception amongst key informants in Chapter Six that micro loans play a crucial role in facilitating economic diversification amongst poor rural women engaged in self-help group activities. It is also through economic diversification by rural women within their self-help groups that they can disrupt the historic stereotypes and patriarchal means of owning productive assets including livestock through having a variety of income streams for their livelihoods.

7.2.6 There are more opportunities missed than those taken up both by women's self-help groups and government in Zimbabwe particularly Shurugwi district

Notwithstanding the strides made by women's self-help groups towards women empowerment and poverty alleviation in Shurugwi District, a serious threat to sustainability and longevity of these entities in this area is the inability both by women's self-help groups and government institutions to tap into existing local natural and human resources, respectively. Such inability could largely be attributed to some inherent societal patriarchal tendencies, cultural stereotypes

and lack of political will and capacity. For example, subsequent to government's failure to implement 2013 NGP with its clarion call for demystification of mining and manufacturing sectors to encourage active women participation (see Chapter Four), it does not come as a surprise to see none (zero) participation of women's self-help groups in Shurugwi District in any of local mining and manufacturing related activities. This is despite the area being surrounded by wealth of minerals and mining activities (see Chapter Six). Other than government's lack of political will and capacity to implement 2013 NGP, this anomaly could also be attributed to some cultural stereotypes and muscularity where such ventures are viewed as being reserved for, and dominated by males. The prevailing scenario is a further reflection that, in as much as the 2013 NGP calls for the inclusion of women in the above highlighted economic sectors, it did so in the absence of a conducive environment, particularly for the vulnerable rural women (see Chapter Four). Furthermore, empirical evidence shows that despite the government's well-thought initiative of decentralising its services through the deployment of officers both at district and ward level, these could not be fully utilised to benefit most rural women self-help groups because of government's failure to complement the deployment with adequate distribution of resources.

Lack of political will by the government to invest in infrastructure, such as roads and banking facilities for rural areas makes it a challenge for women's self-help groups to easily access both urban competitive markets and funding. Thus, the study notes that, because of poor state of roads and absence of stronger market linkage initiatives in Shurugwi District, most rural women's self-help groups become dependent on middlemen when marketing their produces. Additionally, empirical evidence in Chapter Six shows that government funding remains a mirage for the majority of rural women's self-help groups largely due to the notion of red tapes that characterise such funding programmes. This is further compounded by government's lack of capacity to secure enough financial resources to benefit the majority of rural women's self-help groups. Thus, Chapter Six reveals that financial assistance to women's self-help groups in Shurugwi District largely remains both a political rhetoric and statement of intent expressed in government's strategic planning documents than a reality and lived experience.

7.3 Key recommendations

This section provides some recommendations informed largely by the various key study findings already discussed in the above discussion - see Section 7.2. It is however important to note that, these recommendations are not the ultimate policy suggestions, but a mere set of recommendations that could always assist both policy makers and relevant external stakeholders (NGOs, government ministries and departments, financial institutions, the business sector and ordinary rural women in self-help groups) in facilitating establishment and development of viable and sustainable projects operated by rural women's self-help groups. Below are several recommendations proposed in this study:

7.3.1 There is a need for women's self-help groups to invest in a twofold program- first, program on gender sensitization for the husbands of members, second, program on mentoring of girl child who are potential successors in the event of death or retirement of members

As indicated in Chapter Two and in Chapter Six, some husbands have not been supportive of their wives who engage in self-help group projects. Such behaviour is attributed to various factors for which insecurity is probably the main one. Thus, given such a picture, it is the view of the researcher that key stakeholders who promote the development of women's self-help groups (including the Zimbabwean Gender Commission) should try to engage the male counterparts of the women involved in self-help groups through initiating gender sensitisation programmes. This will at least go a long way in reducing cases of abuse and violence towards the women members while instilling a sense of responsibility and understanding for the male counterparts to support operations of women's self-help groups. Furthermore, through gender sensitisation programs, communities can be better placed to deal with issues of patriarchal legacy that marginalise rural women. As such, men in general can come to the realisation that, their women counterparts are also capable beings who can equally provide for the family without undermining their roles and responsibilities both as husbands and as household heads. Additionally, empirical evidence in Chapter Six reveals how most women's self-help groups in Shurugwi District do not have a clearly laid down window of opportunity for the young blood (girl child) to ensure the continuity of their self-help groups particularly in the event of

death or retirement. In light of the above, it is therefore plausible for the study to suggest that, rural women's self-help groups need to have within their constitutions, clauses that cater for compulsory mentoring programs for the young females. This will ensure that, these young female members of their households are exposed early to the operations and functionalities of self-help groups thereby ensuring continuity and longevity of women's self-help groups.

7.3.2 Government should regain political will, institutional capacity and build professionalised, and adequately capacitated internal personnel and human resource to implement and monitor all pro-women policies and programmes

As argued in the previous section see Section 7.2.4, the challenge facing Zimbabwe and her women's self-help groups is not lack of progressive and pro-women empowerment policies and legislative frameworks, but lack of effective policy implementation and monitoring. This has been derived from complaints made both by rural women in self-help groups and local politicians and government officials regarding poor and inaccessibility of government's services including its funding programmes. This demonstrates a mismatch between policy pronouncement and lived experiences of poor rural women. What therefore is needed is the political will and institutional capacity to implement and monitor progressive and pro-women policies and programmes. Hence, it is appropriate for the researcher to recommend the need for government to prioritise and increase funding especially for rural community development projects initiated by women within self-help groups in their endeavour to alleviate poverty and empower the vulnerable groups of society.

Additionally, government needs to build professional and adequately capacitated personnel to effectively implement and monitor pro-women policies and programmes. Professional government personnel should be in sync and knowledgeable of all government's empowerment policies and programmes aimed at benefitting rural women while also being able to resist the politicisation and undue political interference regarding activities of rural women's self-help groups. It is also the view of the researcher that, there is urgent need for the provision of basic resources by the government to be utilised by the professionalised personnel especially at district and ward levels in order for them to effectively execute their duties while providing government's support services to rural women's self-help groups.

7.3.3 The women self-help group movement should embrace social cohesion as one of key success indicators

Study findings in Chapters Two, Three and Four have revealed that existing studies have never associated any previous studies and research on self-help groups with social cohesion. As such, the study recommends that social capital of the SLF should become more encompassing of social cohesion as one of the concepts contributing to desired livelihood outcomes particularly for rural women operating self-help groups.

7.3.4 There is need for both rural women's self-help groups and stakeholders to invest in the establishment of formal arrangements between self-help groups and local institutions to improve on the longevity and sustainability of women's self-help groups

Empirical evidence in Chapter Six reveals how, despite existing and growing local demand for agricultural products produced by women's self-help groups in Shurugwi District, none of them have a previous or existing formal arrangement or service-level agreement with local institutions. Given such a scenario, it is the view of a researcher that close working relations with local businesses and institutions be established and enhanced for rural women's self-help groups. This can enable rural women's self-help groups a golden opportunity for them to have contractual agreements, to supply their products to established business sector and local institutions. More than anything, such formal arrangements will go a long way in ensuring sustainability and longevity of women's self-help group's businesses through securing and guaranteeing local market support while mitigating challenges of middlemen and other related challenges.

7.4 Future research topics

Chapter One stated that the aim of the study is to provide critical analysis and discussion of how self-help groups could provide possible sustainable solutions to poverty alleviation and empowerment amongst rural women in Zimbabwe. Below are some possible future research topics the researcher may consider exploring further.

- This study was conducted in one rural district of Shurugwi in the Midlands province. Thus, the researcher recommends that future studies be undertaken in other rural parts of Zimbabwe's nine provinces where poor rural women are involved in self-help groups as their only livelihood strategy to fight poverty, disempowerment, marginalisation and other forms of socio-economic and political injustices. While such research could on one hand possibly uncover diverse cultural, socio-economic and political benefits for women participation in self-help groups, it could on the other hand expose the extent and scope of lack of political will and capacity by government to implement pro-women policies and legislative frameworks in Zimbabwe. With the help of such further research, the much-needed evidence on existing policy gaps including opportunities and challenges facing rural women's self-help groups in promoting community development through sustainable livelihoods and empowerment could also be gathered for possible future policy reviews.
- The existing Zimbabwean literature and research is silent and without a well-documented history and role of recently established Gender Commission in uplifting poor women, particularly in rural communities. Based on this, the researcher is of the view that there is a need to conduct a comprehensive study including follow up studies in future on the significance and relevance of this entity in the struggle for women emancipation in Zimbabwe particularly rural parts of this country. Other than the silence of literature and research on this entity, such a need for future studies is informed by widespread lack of knowledge of this entity amongst women who are members of self-help groups in Shurugwi District.
- Despite literature's silence, the empirical evidence emanating from lived experiences of women's self-help groups in Shurugwi District has discovered the concept of 'social cohesion' as a possible integral part of women self-help group movement in their quest for total women emancipation. Like concepts such as social capital, social clubs, social networking and many others not only associated with activities of women's self-help but well documented and profiled in the existing literature and research, it may be worth undertaking future research studies into how other women's self-help groups in other rural parts of Zimbabwe might have promoted social cohesion.

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ANNEXURE A: Ethical clearance copy



DEPARTMENT OF DEVELOPMENT STUDIES
RESEARCH ETHICS REVIEW COMMITTEE
APPLICATION FOR ETHICS REVIEW AND CLEARANCE

Date: 14/12/2017

Ref
#:2017_DEVSTUD_Student_35
Name of applicant: Mr/Ms
Mhembwe Smart
Student #: 62048813

Dear Mr/Ms Mhembwe Smart

Decision: Ethical Clearance

Name: MR/Ms Mhembwe Smart

Student in the Department of Development Studies; Supervisor , Dr LJ Ntema

Proposal: Poverty alleviation and empowerment of rural women through self-help groups in Zimbabwe: A case study of Shurugwi District in Midlands Province

E-mail: 62048813@mylife.unisa.ac.za

Qualification: Doctoral Degree in Development Studies

Thank you for the application for research ethics clearance by the Department of Development Studies' Research Ethics Review Committee for the above mentioned research. Your application was reviewed in compliance with the Unisa Policy on Research Ethics by the Department of Development Studies' Research Ethics Review Committee on: 14/12/2017.

The proposed research may now commence with the proviso that:

- 1) The researcher/s will ensure that the research project adheres to the values and principles expressed in the UNISA Policy on Research Ethics.
- 2) Any adverse circumstance arising in the undertaking of the research project that is relevant to the ethicality of the study, as well as changes in the methodology, should be communicated in writing to the Department of Development Studies' Research Ethics Review Committee. An amended application could be requested if there are

Open Rubric

University of South Africa
Pretter Street, Muckleneuk Ridge, City of Tshwane
PO Box 392 UNISA 0003 South Africa
Telephone: + 27 12 429 3111 Facsimile: + 27 12 429 4150
www.unisa.ac.za


substantial changes from the existing proposal, especially if those changes affect any of the study-related risks for the research participants.

- 3) The researcher will ensure that the research project adheres to any applicable national legislation, professional codes of conduct, institutional guidelines and scientific standards relevant to the specific field of study.

Note:

The reference number 2017_DEVSTUD_Student_35 should be clearly indicated on all forms of communication. [E.g. Webmail, E-mail messages, letters] with the intended research participants, as well as with the Department of Development Studies' Research Ethics Review Committee.

Kind regards,



Prof. D Kotze
Departmental Chairperson-ERC
Department of Development Studies
Room TvW 4-40
Tel 012 429 6592
E-mail: kotzed@unisa.ac.za

Approval template 2014

University of South Africa
Pretter Street, Muckleneuk Ridge, City of Tshwane
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ANNEXURE B: Unisa letter of introduction for the researcher



DEPARTMENT OF DEVELOPMENT STUDIES

Tel: +27+12-429-8080
email: cornwl@unisa.ac.za

5 December 2019

To whom it may concern

Re: Letter of Introduction: Fieldwork Research for PhD Study Project

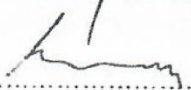
This serves to confirm that Mr Smart Mhembwe (student no: 62048813) is a PhD student under academic supervision of Prof LJ Ntema in the Department of Development Studies at the University of South Africa. He is conducting fieldwork for his study project titled: **"Poverty alleviation and empowerment of rural women through self-help groups In Zimbabwe: The case study of Shurugwi District In Midlands Province"**. We kindly request your cooperation and participation in the study. Any queries regarding the study can be directed to Prof LJ Ntema at 040- 602 2633 or lnntema@unisa.ac.za

Yours faithfully

Academic Supervisor: Prof LJ Ntema

.....



PhD Coordinator: Prof L Cornwell

.....




UNISA
UNIVERSITY OF SOUTH AFRICA
Private Bag 1193, Maitland, 7601
Tel: +27 21 429 8080
www.unisa.ac.za

ANNEXURE C: Approval letter for field work from Agritex

 All correspondence should be addressed to the Director
Department of Agricultural Technical and Extension Services
AGRITEX
Head office
No. 1 Borrowdale road
Ngungunyana bldng
Harare

MINISTRY OF AGRICULTURE, MECHANISATION AND IRRIGATION
DEVELOPMENT
P.O. Box CY 2505, Harare, Zimbabwe Tel: (+263) 04-794381-2

Reference: AGR/A/25

12 November, 2019

**The Provincial Crop and Livestock Officer
Midlands Province**

Attention: Mrs. M. Magwenzi

**RE: AUTHORITY FOR DATA COLLECTION ON SMALL-SCALE FARMERS IN
SHURUGWI DISTRICT**

The above matter refers.

You are kindly requested to assist Mr .Smart Mhembwe, a student from
University of South Africa in his field work.

Your usual cooperation is greatly appreciated.



**B. Mache
Director**

Department of Agricultural Technical and Extension Services



Acknowledged
Duke
24/12/19

ANNEXURE D: Approval letter for field work from MWCSMED

All communications should be addressed to **The Secretary**

Telephone: 2-708398, 2-735188,
2-790932
www.women.gov.zw



Zimbabwe

Ministry of Women Affairs, Community
Small and Medium Enterprises
Development
P. Bag 7726 Causeway
Harare

B/14/1

05 December 2019

Smart Mhembwe
University of South Africa

RE: PERMISSION TO CONDUCT A RESEARCH ON POVERTY ALLIEVATION AND EMPOWERMENT OF RURAL WOMEN THROUGH SELF HELP GROUPS IN ZIMBABWE: MINISTRY OF WOMEN AFFAIRS, COMMUNITY, SMALL AND MEDIUM ENTERPRISES DEVELOPMENT.

The above subject matter refers.

I am pleased to advise approval of your research in the Ministry of Women Affairs, Community, Small and Medium Enterprises Development in regards to your research project on "POVERTY ALLIEVATION AND EMPOWERMENT OF RURAL WOMEN THROUGH SELF HELP GROUPS IN ZIMBABWE, THE CASE OF SHURUGWI DISTRICT IN MIDLANDS PROVINCE".

The approval is granted on condition that the information obtained in the Ministry will be used strictly for academic purposes.

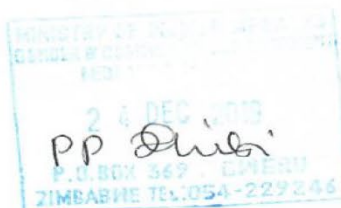
You will be required to share your research project with the Ministry.

Please be informed accordingly.

S. Jailos
Director Human Resources



FOR: SECRETARY FOR WOMEN AFFAIRS, COMMUNITY, SMALL AND MEDIUM ENTERPRISES DEVELOPMENT.



The provincial office has no objection for Smart Mhembwe to conduct a research on "Poverty alleviation and empowerment of women through self help groups in Shurugwi District".

ANNEXURE E: Approval letter for field work from DDC

1239, Senga, KMP
Gweru

30 December 2019

District Development Coordinator
Shurugwi District

I write to seek permission to carry out my research in Shurugwi District. I am a PhD student with the University of South Africa (UNISA) and carrying out a research on the following topic; *Poverty alleviation and empowerment of rural women through self-help groups in Zimbabwe: The case study of Shurugwi District in Midlands Province.* Your cooperation in this regard is highly appreciated.

Yours faithfully
Mhembwe Smart





ANNEXURE F: Interview questions for focus group discussions with rural women's self-help groups

Introduction to the participants

My name is Smart Mhembwe and I am a PhD student in the department of Development Studies at UNISA. The purpose of the study that I am carrying is to gain an understanding of how SHGs help in alleviating poverty and empowerment of women especially rural women. I should point out that the information you provide will be kept in confidence and that your names will remain anonymous throughout the analysis and presentation of the research findings. I therefore ask you if you are all free to participate so that we can resume our discussion and if not, we can just end here.

Questions:

1. When (year) did you start your SHG?
2. What are some of socio-economic circumstances that led you to come together in forming this group? Explain.
3. Indicate how you were selected (criteria) to become members of the group at its inception/formation.
4. How many were you at inception and how many are you today?
5. Did you receive any outside help when you formed the group? If so describe the type of support and then name specific individuals/organisations/ institutions that have been instrumental in supporting the establishment of your group.
6. As ordinary members of the SHG, have you ever received any professional/formal training from any external organisation(s)? If yes, in which year? Then name the institution(s) and the nature of the training they each offered to your SHG.
7. Have you been allowing new members to join your group? If yes, what are your criteria and the conditions set for them? And if no, state the reasons.
8. What are your main sources of income that help to sustain your SHG?
9. Is it easy for you to access bank loans? Explain reasons for your answer fully.
10. Do you have internal processes you have put in place in ensuring that your decision-making process is transparent, inclusive and democratic? If yes, name them and explain their actual operationalisation. If **no**, why?
11. Why do you think self-help groups/cooperatives are best vehicles to alleviate your poverty and bring about your empowerment?
12. What are the internal and external challenges that you face in your group and whom do you think is better placed to resolve these challenges? (first, list internal ones and then external)
13. Do you think the government is doing enough in promoting the development and sustainability of women driven SHGs in the district? Explain fully.
14. In order for women rural self-help groups/cooperatives to be sustainable and successful in poverty alleviation and empowering rural women, what needs to be done **differently** by (1) yourself as rural women self-help groups/cooperatives; (2) the NGOs; (3) the

local market or business community; (4) the government and (5) the banks/private funders.

15. In your opinion, who was supposed to be playing a role as a stakeholder in supporting your SHG and did not do as expected?
16. What are some of the possible reasons for their non-participation or failure to do as expected in supporting your SHG?
17. What kind of support or role do you think they were supposed to provide to your SHG?
18. What are some of the factors usually contributing to you NOT doing so well concerning the following:
 - (a) access to market
 - (b) access to funding
 - (c) access to professional business training and mentoring
19. Since its inception, what are **three** best achievements by your SHG? Name factors responsible for these.
20. Since its inception, what are **three** main failures by your SHG? Name factors responsible for these.
21. In your opinion, do you think your SHG has succeeded in alleviating poverty amongst its members and their households? Explain with practical examples.
22. In your opinion, do you think your SHG has succeeded in empowering its members and their households? Explain with practical examples.
23. What plans do you have or measures put in place to ensure that your SHG remains operational beyond your generation?
24. How would you describe the working relationship between the different SHGs both in your sector (agriculture) and other sectors in the district in general?
25. Give **two** strengths of your executive committee members.
26. Give **two** weaknesses of your executive committee members.
27. What are **two** most important needs you still have as a rural women's SHG?
28. What are some of opportunities that exist in this ward/district but never exploited fully by your SHGs in particular?
29. Are you affiliated to any association of SHGs? If **no**, why?
30. In your view, what are some of gender-based challenges still facing rural women SHGs operating particularly in agriculture?

ANNEXURE G: Interview questions for Chairpersons of rural women's self-help groups

Introduction to the participants

My name is Smart Mhembwe and I am a PhD student in the department of Development Studies at UNISA. The purpose of the study that I am carrying is to gain an understanding of how SHGs help in alleviating poverty and empowerment of women especially rural women. It is important for me to have an interview with you primarily because of your leadership position in your group. I should point out that the information you provide will be kept in confidence and that your name will remain anonymous throughout the analysis and presentation of the research findings. I therefore ask you if you are free to participate so that we can resume the interview discussion and if not, we can just end here.

Questions:

1. What is the name of your Self-help group?
2. When (year) was the group established?
3. What was the main reason(s) for the establishment of this SHG then?
4. How many members you had when you started your SHG/cooperative and how many do you have today? What was responsible for this stagnation or growth or decline?
5. Did you receive any external assistance in setting up the group? If yes state name(s) of providers and the nature of their assistance/help.
6. If it was a loan, what were the conditions?
7. Did you meet all the conditions including honouring monthly repayments? Explain fully.
8. If you did not apply or did not qualify for funding from Banks or private funders, could you tell me why not?
9. If it was a grant, what was the condition(s)?
10. Did you meet all the conditions? Explain fully.
11. Has your executive committee members ever received any professional/formal training from any external organisation(s)? If yes, in which year was training offered? Name the institution(s) and the nature of the training they offered to your committee.
12. What would you say are **three** main internal challenges and **three** external challenges affecting success of your SHG in your view?
13. In your view, how in practise, did participation of women in this SHG/Cooperative helped to alleviate poverty in their households and community in general?
14. In your view, how in practise, did participation of women in this SHG/Cooperative helped in empowering them- including yourself?

15. If there is any personal empowerment/development amongst female members or none at all, to what would you ascribe that to? i.e contributing factors?
16. In your opinion, do you think both government; NGOs and banking sector are responsive and helpful to the needs of female-driven SHGs/cooperatives in rural areas? Explain fully why- (*give practical experiences on each entity separately*).
17. Please, tell me which services and initiatives (*if any*) both by government; NGOs and banking sector that **are working well** for women driven rural SHGs/cooperatives in your opinion and **which ones are not working well at all.**- (*give practical experiences on each entity separately*).
18. How would you describe relationship between various women driven SHGs/cooperatives in rural areas particularly your community? Is it complementary or competitive or none-existence?
19. Is it relatively easy or difficult to access local market for your products? Explain your answer.
20. What are some of internal processes/measures you have put in place in ensuring the following:
 - 20.1 That your decision-making process is inclusive and democratic?
 - 20.2 that all members know how to conduct themselves
 - 20.3 that members perform individually and collectively to their level best
 - 20.4 that your SHG meet all its set targets
21. Do you think as women, your self-help group/cooperative and others in general in rural areas have a future in Zimbabwe? Explain why.
22. In order for women rural SHGs/Cooperatives to be sustainable and successful in poverty alleviation and empowerment of rural women, what (in your view) needs to be done **differently by** (1) rural women self-help groups/cooperatives themselves; (2) the NGOs; (3) the local market or business community; (4) the government and (5) the banks/private funders.
23. Why do you think self-help groups/cooperatives are best vehicles to alleviate poverty and bring empowerment amongst rural women?
24. What is the **Worst** and **Best** thing ever happened to your self-help group/cooperative since its inception?
25. In your view, what are some of gender-based challenges still facing rural women SHGs/cooperatives operating particularly in agriculture?

26. What are some of opportunities that exist in this ward/district but never exploited fully by your SHGs in particular?
27. Are you affiliated to any association of SHGs/cooperatives? If **no**, why?

ANNEXURE H: Interview questions for Ward councillors

Introduction to the participants

My name is Smart Mhembwe and I am a PhD student in the department of Development Studies at UNISA. The purpose of the study that I am carrying is to gain an understanding of how SHGs help in alleviating poverty and empowerment of women especially rural women. It is important for me to have an interview with you primarily because of your leadership position and development role you play in the community in addition to your knowledge and rich experience in working with women' self-help groups. I should point out that the information you provide will be kept in confidence and that your name will remain anonymous throughout the analysis and presentation of the research findings. I therefore ask you if you are free to participate so that we can resume the interview discussion and if not, we can just end here.

Questions:

1. In brief outline the history of women group formations in your community.
2. Which women SHG's activities are popular in your ward?
3. What role do you play as a councillor in promoting the growth and development of rural women SHG activities in your area?
4. Comment on men's assistance/support to women self-help groups/cooperatives activities as husbands and family heads in your ward.
5. With practical examples, explain how rural women SHGs are contributing to the overall community development in the ward.
6. What do you identify to be the main challenges faced by rural women SHGs/cooperatives particularly operating in agricultural sector? List **four** challenges.
7. Who do you think is best placed in helping rural women SHGs in resolving each of the **four** challenges you listed above? Clearly explain their roles- how?
8. What are your views on the following aspects of their (rural women SHGs) business: (1) quality and pricing of their products; (2) marketing strategies; (3) business skills and competitiveness?
9. What are some of opportunities that exist in your ward/district but never exploited fully by women SHGs in particular?
10. Do you think rural women SHGs in your ward/district are being supported by those who were supposed to do so?

11. In your opinion, who was supposed to be playing which role as a stakeholder in supporting these rural women SHGs and did not do as expected?
12. What are some of possible reasons for their non-participation or failure to do as expected in supporting these rural women SHGs?
13. What kind of support or role do you think they were supposed to provide to these rural women SHGs?
14. In your opinion, do you think these rural women SHGs have succeeded in alleviating poverty amongst their members? Explain with practical examples.
15. In your opinion, do you think these rural women SHGs have succeeded in empowering their members? Explain with practical examples.
16. In order for women rural SHGs/Cooperatives to be sustainable and successful in poverty alleviation and empowerment of rural women, what (in your view) needs to be done **differently by** (1) rural women self-help groups/cooperatives themselves; (2) the NGOs; (3) the local market or business community; (4) the government and (5) the banks/private funders.
17. In your view, what are some of gender-based challenges still facing rural women SHGs operating particularly in agriculture?
18. At ward level, how do you (as ward councillor) support these rural women SHGs in practise?

ANNEXURE I: Interview questions for government officials

Introduction to the participants

My name is Smart Mhembwe and I am a PhD student in the department of Development Studies at UNISA. The purpose of the study that I am carrying is to gain an understanding of how SHGs help in alleviating poverty and empowerment of women especially rural women. It is important for me to have an interview with you primarily because of your development role you play in the community in addition to your knowledge and rich experience in working with women's self-help groups. I should point out that the information you provide will be kept in confidence and that your name will remain anonymous throughout the analysis and presentation of the research findings. I therefore ask you if you are free to participate so that we can resume the interview discussion and if not, we can just end here.

Questions:

1. Do you have a policy for SHGs particularly those run by rural women? If **yes**, can I have a copy? If **no**, why?
2. What are different forms/types of financial support and assistance does your Ministry or department provide specifically to women SHGs/cooperatives in the rural areas?
3. What are some of non-financial support and programs does your Ministry/Department provide specifically to rural women SHGs/Cooperatives?
4. What measures you have put in place to ensure that all these forms of support (financial and non-financial) are accessible to rural women SHGs?
5. For financial and non-financial support you offer, what do you think are obstacles that makes it difficult for rural women SHGs to access these support systems? First, on the side of SHGs themselves, then, on your side?
6. Between urban based and rural based self-help groups/cooperatives, who currently dominate the database of your clientele? Why (in your view) is that the case-explain.
7. What are the main successes that the Ministry/Department has achieved by providing support and services to women rural SHGs/cooperatives in particular?
8. What are **two** main needs of rural women SHGs that remain unmet by government in your opinion?
9. List Four main challenges that are still facing women rural SHGs in your view.

10. Who do you think is best placed in helping rural women SHGs in resolving each of the **four** challenges you listed above? Clearly explain their roles- how?
11. What are your views on the following aspects of their business: (1) quality and pricing of their products; (2) marketing strategies; (3) business skills and competitiveness?
12. What challenges do you usual encounter in your dealing with these rural women SHGs? Indicate how you have been able to address them?
13. In your opinion, who was supposed to be playing which role as a stakeholder in supporting these rural women SHGs and did not do as expected?
14. What are some of possible reasons for their non-participation or failure to do as expected in supporting these rural women SHGs?
15. What kind of support or role do you think they were supposed to provide to these rural women SHGs?
16. In your opinion, do you think these rural women SHGs has succeeded in alleviating poverty amongst its members? Explain with practical examples.
17. In your opinion, do you think these rural women SHGs has succeeded in empowering its members? Explain with practical examples.
18. As government, are you satisfied with the amount and type of your support offered to rural women SHGs in particular? Explain why.
19. In order for women rural SHGs/Cooperatives to be sustainable and successful in poverty alleviation and empowerment of rural women, what (in your view) needs to be done **differently by** (1) rural women self-help groups/cooperatives themselves; (2) the NGOs; (3) the local market or business community; (4) the government and (5) the banks/private funders.
20. In your view, what are some of gender-based challenges still facing rural women SHGs operating particularly in agriculture?
21. What are some of the opportunities that exist in this ward/district but never exploited fully by these women SHGs in particular?
22. For those (SHGs) who got financial support in the form of a grant, what were the conditions?
23. Did they meet all the conditions to your satisfaction? Explain fully.
24. In your view, what are some of the things that the Zimbabwean government is doing well in their support to rural women SHGs that are NOT being done by most African countries?

ANNEXURE J: Interview questions for personnel from NGOs

Introduction to the participants

My name is Smart Mhembwe and I am a PhD student in the department of Development Studies at UNISA. The purpose of the study that I am carrying is to gain an understanding of how SHGs help in alleviating poverty and empowerment of women especially rural women. It is important for me to have an interview with you primarily because of your development role you play in the community in addition to your knowledge and rich experience in working with women's self-help groups. I should point out that the information you provide will be kept in confidence and that your name will remain anonymous throughout the analysis and presentation of the research findings. I therefore ask you if you are free to participate so that we can resume the interview discussion and if not, we can just end here.

Questions:

1. Do you have a policy for SHGs particularly those run by rural women? If **yes**, can I have a copy? If **no**, why?
2. Indicate how your organisation relates with rural women SHGs/cooperatives in the district.
3. What form of financial support and assistance does your organisation provide specifically to women SHGs/cooperatives in the rural areas? Explain fully
4. Are there any training programmes your organisation offers to women SHGs in rural areas? If yes, kindly indicate the nature of these training programmes.
5. Other than training programmes, what else do you offer to ensure that these rural women self-help groups/cooperatives become successful and sustainable?
6. For financial and non-financial support you offer, what do you think are obstacles that makes it difficult for rural women SHGs to access these support systems? First, on the side of SHGs themselves, then, on your side as NGOs?
7. What are two main needs of rural women SHGs that remain unmet by NGOs in your opinion?
8. Between urban based and rural based self-help groups, who currently dominates the database of your clientele? Why (in your view) is that the case-explain.

9. What are your views on the following aspects of their (rural women SHGs) business: (1) quality and pricing of their products; (2) marketing strategies; (3) business skills and competitiveness.
10. What challenges do you usual encounter in your dealing with these rural women SHGs? Indicate how you have been able to address them?
11. In your opinion, who was supposed to be playing which role as a stakeholder in supporting these rural women SHGs and not doing as expected currently?
12. What are some of possible reasons for their non-participation or failure to do as expected in supporting these rural women SHGs?
13. What kind of support or role you think they were supposed to provide to these rural women SHGs?
14. In your opinion, do you think these rural women SHGs have succeeded in alleviating poverty amongst its members? Explain with practical examples.
15. In your opinion, do you think these rural women SHGs have succeeded in empowering its members? Explain with practical examples.
16. List **four** main challenges facing rural women SHGs.
17. In order for women rural self-help groups/cooperatives to be sustainable and successful in poverty alleviation and empowering rural women, what needs to be done **differently** by (1) rural women self-help groups/cooperatives themselves; (2) the NGOs; (3) the local market or business community; (4) the government and (5) the banks/private funders
18. What are the main successes that your organisation has achieved by providing support and services to women rural cooperatives/SHGs in particular?
19. What are some of opportunities that exist in this ward/district but never exploited fully by these women SHGs in particular?
20. In your view, what are some of gender-based challenges still facing rural women SHGs operating particularly in agriculture?
21. For those (SHGs) who got financial support in form of a grant, what were the conditions?
22. Did they meet all the conditions to your satisfaction? Explain fully
23. In your view, what are some of the things that the Zimbabwean NGOs are doing well in their support to rural women SHGs that are NOT being done by NGOs in most African countries?

ANNEXURE K: Interview questions for Business entities

Introduction to the participants

My name is Smart Mhembwe and I am a PhD student in the department of Development Studies at UNISA. The purpose of the study that I am carrying is to gain an understanding of how SHGs help in alleviating poverty and empowerment of women especially rural women. It is important for me to have an interview with you primarily because of your development role you play in the community in addition to your knowledge and rich experience in working with women's self-help groups. I should point out that the information you provide will be kept in confidence and that your name will remain anonymous throughout the analysis and presentation of the research findings. I therefore ask you if you are free to participate so that we can resume the interview discussion and if not, we can just end here.

Questions:

1. How do you relate with women SHGs/cooperatives in your community?
2. Indicate the main products/produce that you get from rural women SHGs/cooperatives in particular.
3. Is the supply of their products to your business enough, reliable and sustainable in your view? Explain each with some personal experiences.
4. List at least **four** main challenges still facing rural women SHGs.
5. What are your views on the following aspects of their (rural women SHGs) business: (1) quality and pricing of their products; (2) marketing strategies; (3) business skills and competitiveness.
6. What challenges do you usual encounter in your dealing with these rural women SHGs? Indicate how you have been able to address them?
7. In your opinion, who was supposed to be playing which role as a stakeholder in supporting these rural women SHGs and not doing as expected currently?
8. What are some of possible reasons for their non-participation or failure to do as expected in supporting these rural women SHGs?
9. What kind of support or role you think they were supposed to provide to these rural women SHGs?
10. In your opinion, do you think these rural women SHGs have succeeded in alleviating poverty amongst its members? Explain with practical examples

11. In your opinion, do you think these rural women SHGs has succeeded in empowering their members? Explain with practical examples
12. In order for women rural self-help groups/cooperatives to be sustainable and successful in poverty alleviation and empowering rural women, what needs to be done **differently by** (1) rural women self-help groups/cooperatives themselves; (2) the NGOs; (3) the local market or business community; (4) the government and (5) the banks/private funders
13. In your view, what are some of gender-based challenges still facing rural women SHGs operating particularly in agriculture?
14. Is there any specific product(s) you currently source from outside the district and think was supposed to be produced by the local SHGs? Name them and explain why you think so.
15. What are some of opportunities that exist in this ward/district but never exploited fully by these women SHGs in particular?

ANNEXURE L: Interview questions for personnel from financial institutions

Introduction to the participants

My name is Smart Mhembwe and I am a PhD student in the department of Development Studies at UNISA. The purpose of the study that I am carrying is to gain an understanding of how SHGs help in alleviating poverty and empowerment of women especially rural women. It is important for me to have an interview with you primarily because of your development role you play in assisting communities and enterprises with financial help. I should point out that the information you provide will be kept in confidence and that your name will remain anonymous throughout the analysis and presentation of the research findings.

Questions:

1. Do you have a policy on how to support and engage specifically with rural women SHGs in general? If **yes**, could you share a copy with me? If **no**, why?
2. As a Bank/Financial institution, do you think is important to support the work of self-help groups/cooperatives particularly those in rural areas? Explain why.
3. What type of financial support do you offer to these self-help groups? A breakdown of various funding packages on offer.
4. What are some of non-financial support programs do you offer to rural women self-help groups in particular?
5. For financial and non-financial support you offer, what do you think are obstacles that makes it difficult for rural women SHGs to access these support systems? First, on the side of SHGs themselves, then, on your side as Banks/Financial institutions?
6. What are **two** main needs of rural women SHGs that remain unmet by Banks/Financial institutions in your opinion?
7. Between urban based and rural based self-help groups, who currently dominates the database of your clientele? Why (in your view) is that the case-explain.
8. Do you have programmes and funding packages targeting specifically rural women working in self-help groups/cooperatives? Explain why.
9. For financial support in particular, what are key requirements before disbursing the loans to rural women SHGs/cooperatives in particular?
10. For those (SHGs) who got financial support in form of a loan, what were the conditions?
11. Did they meet all the conditions to your satisfaction? Explain fully

12. What are the main successes that you as an organisation have achieved by providing support and services to women rural cooperatives/SHGs in particular?
13. What are your views on the following aspects of their business: (1) quality and pricing of their products; (2) marketing strategies; (3) business skills and competitiveness
14. What challenges do you usual encounter in your dealing with these rural women SHGs? Indicate how you have been able to address them?
15. In your opinion, who was supposed to be playing which role as a stakeholder in supporting these rural women SHGs and did not do as expected?
16. What are some of possible reasons for their non-participation or failure to do as expected in supporting these rural women SHGs?
17. What kind of support or role do you think they were supposed to provide to these rural women SHGs?
18. In your opinion, do you think these rural women SHGs have succeeded in alleviating poverty amongst its members? Explain with practical examples.
19. In your opinion, do you think these rural women SHGs has succeeded in empowering its members? Explain with practical examples.
20. List Four main challenges that are still facing women rural SHGs in your view.
21. In order for women rural self-help groups/cooperatives to be sustainable and successful in poverty alleviation and empowering rural women, what needs to be done **differently by** (1) rural women self-help groups/cooperatives themselves; (2) the NGOs; (3) the local market or business community; (4) the government and (5) the banks/private funders
22. In your view, what are some of gender-based challenges still facing rural women SHGs operating particularly in agriculture?
23. In your view, what are some of the things that Zimbabwean Banks/Financial institutions are doing well in their support to rural women SHGs that are NOT being done by Banks in most African countries?

ANNEXURE M: CONSENT FORM

I.....have received the letter of information and understand that the information sought by Smart Mhembwe is for his Doctor of Philosophy Degree in Development Studies at the University of South Africa. As such, excerpts from the interview and field discussions may be included in the study. I understand that I have the right to revoke this authorization and withdraw from this study at any time. Furthermore, I do understand that:

- all information pertaining to this study will be treated in strict confidence and there will be no disclosure of my/our names or identity as respondents;
- the information obtained from this study is for the sole purpose of this study and proffering of strategies for improving the welfare and sustainability of rural women operating self-help groups; and
- during the interview, I/we will be asked to answer a series of questions related to the study

In light of this, I hereby volunteer to participate in the study and grant the researcher permission to interview me/us for the purpose of data collection.

Respondent’s Signature..... Date.....

Researcher’s Signature..... Date.....

Principal Researcher: Smart Mhembwe (cell: +263775647304; email: smartmhembwe@gmail.com)