

IMPACT OF SELF-HELP GROUP PROJECTS ON WOMEN'S LIVELIHOODS IN A PERI-URBAN SETTLEMENT IN MATABELELAND, ZIMBABWE

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ABSTRACT

Women empowerment is considered an essential component of international development and poverty reduction. Most women in Zimbabwe are involved in Self-help Group projects to enhance their economic growth. The purpose of this case study was to establish the impact of Self-help projects on the livelihoods of women at Esibomvu. Purposive sampling was used to select 50 women, 3 Community Development Officers in the area. Mixed methods research using both quantitative and qualitative methods of data collection was employed. Data were collected using interviews, questionnaires and focus group discussions. The findings of the study showed that Self-help Group projects transformed the women's livelihoods, their families and communities. The study concluded that it is important to involve women in the economic development of the nation. The research recommends that women vary their projects so that there is a wide range of commodities and products to minimise on competition.

KEYWORDS

Impact, Self-Help Groups, Peri-urban settlement, Livelihoods, Community development.

1. INTRODUCTION

According to [1], the international conferences held in Cairo and Beijing in 1994 and 1995 respectively announced the acknowledgment of women as autonomous agents with rights. As a result of these conferences, a broad assessment of women's empowerment was advanced by year 2000 as a central part of agenda throughout the United Nations (UN) systems and recommended the integration of poverty eradication strategies into programs for women such as Self-help Group projects among others [2].

Self-help groups (SHGs) are small voluntary groups that are formed by people related by an affinity for a specific purpose who provide support for each other and are created with the underlying assumption that when individuals join together to take action towards overcoming obstacles and attaining social change, the result can be individual or collective empowerment. SHG members typically use strategies such as savings, credit or social involvement as instruments of empowerment

In response to this initiative, Zimbabwe adopted a National Gender Policy in 2004 that provides guidelines and an institutional framework to promote gender activities in its sectorial policies and programmes at all levels of society and economy. The Zimbabwe Ministry of Women's Affairs, Gender and Community Development was established in 2005 with the mandate of leading and coordinating programmes for empowering women using a multi-sectoral approach working hand

in hand with other ministries such as the Ministries of Agriculture, Mines and Small and Medium Enterprise.

In 2012, The Ministry of Women Affairs, Gender and Community Development through the mobilisation of the Women Affairs Department, the District Development Officers, Community Development Officers, Ward coordinators, chiefs and kraal heads, the establishment of Self-Help Group (SHG) projects was achieved. The Esibomvu community was no exception. This was all necessitated by the fact that, women have been marginalised for a long time especially in patriarchal societies and could not access loans from banks as they demanded collateral security. [3] advances that Self-help Groups play a pivotal role in reducing poverty in rural areas by providing micro-finance and micro-entrepreneurship facilities to all those involved, women included. The Self-help Group projects are quite important in the communities to help improve the lives of women and the societies if properly executed.

Further, in 2013, The Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZIMASSET) was introduced, running from October 2013-2018 with 17 sustainable development goals. Amongst the seventeen Sustainable Development Goals, the fifth goal seeks to provide women and girls with equal access to education, healthcare, decent work and representation in political and decision-making processes that will promote the sustainable economies and benefit societies and humanity at large. The Zimbabwean government decided to help women in co-operatives than individuals so they could pull resources together. According to [4], Self-help Groups are usually formed with the ultimate goal of empowering its members economically through collective finance and enterprise to include savings, loans, group credit and collective income-generation.

It is against this background that this study sought to assess the impact of Self-help Group projects on women's livelihoods in Esibomvu Community.

1.1 OBJECTIVES

The purpose of this study was to ascertain the impact of Self-help Group projects on the livelihoods of women in Esibomvu area of Esigodini in Zimbabwe. The research objectives of the study were to;

- 1 Examine the extent at which SHG projects have facilitated economic growth in women and their communities
- 2 Establish women's perceptions on how to improve SHG projects

2. MATERIALS AND METHODS

The methodology employed is described below

2.1 RESEARCH APPROACH AND DESIGN

The study employed the mixed methods research using both quantitative and qualitative approaches and descriptive survey research design.

2.2 POPULATION, SAMPLING PROCEDURES AND SAMPLE SIZE

The population comprised of one hundred and twenty women from ten groups that were involved in Self-help Group projects at Esibomvu Community in Esigodini, Zimbabwe. A sample of fifty women, five from each group engaged in Self-Help Group projects, three Community Development Officers was selected using the purposive sampling technique.

2.3 INSTRUMENTS

Quantitative data were collected using questionnaires while face-to-face interviews with open-ended questions and focus group discussions were used to collect qualitative data. The questionnaires were self-administered by 50 women, since all the respondents could read and write. The use of questionnaires allowed participants to respond to the questions freely without feeling intimidated by the researchers. [5] states that questionnaires are inquiry forms that allow respondents to complete the instrument knowing that no identity will be revealed. There was a 100% return rate of the questionnaires as all the 50 questionnaires distributed to the respondents were returned.

The researchers also conducted interviews to three Community Development Officers. A group of ten women from the 50 selected to participate in the study were involved in focus group discussions and the researchers transcribed their responses. [6] points out that in interviews with open-ended questions the interviewees develop ideas and speak more widely on the issues raised by the researcher.

Focus Group Discussions enabled a group of information rich participants to discuss topical issues involving their practical experiences. Focus group discussions assisted the researchers to concentrate on gathering opinions, beliefs and attitudes about the particular topic. Ten women were involved in the Focus Group Discussions. Focus Group Discussions encouraged participation and interaction among group members.

2.4 ETHICAL CONSIDERATIONS

Ethical considerations were observed before generation and collection of data. Permission was sought from the District Administrator and the kraal heads of the area where this research was carried out. It was explained to the respondents that their identities would not be disclosed. All the respondents who participated in the study consented and they signed consent forms. Permission to record the respondents was also sought.

2.5 DATA ANALYSIS AND INTERPRETATION

Data were analysed using the IBM Statistical Package for Social Sciences (SPSS) version 23.0. Descriptive statistics were used to summarise data. The qualitative data were generated from interviews, questionnaires and focus group discussions.

Thematic analysis was used where data were grouped according to common themes and patterns as well as differences in the participants' responses. Analysis of qualitative data from interviews and observations mainly used categorised strategies, which according to [7] involve the identification of similarities and differences among the data, coding and sorting them according to categories. In this case, categories, issues and themes identified were compared and contrasted in order to interpret the data accordingly.

3. RESULTS AND DISCUSSIONS

The data from women who are involved in Self-help Group projects in Esibomvu area, Community Development Officers were generated from interviews, questionnaires and focus group discussions.

3.1 EXAMINE THE EXTENT AT WHICH SHG PROJECTS HAVE FACILITATED ECONOMIC GROWTH IN WOMEN AND THEIR COMMUNITIES.

SHG projects have impacted on women in several ways as indicated by the results.

3.1.1 Employment opportunities

All the fifty women, equal to (100%) who were involved in the study indicated that the execution of SHG projects has created Self-employment opportunities for women. Results indicate that the program helped many participants in improving their economic conditions. Results from interviews concurred with the questionnaire results as participants echoed that they were economically empowered, with one participant indicating that joining the self-help group helped them as women to be economically and socially empowered. This empowerment is self-generated such that it enables those who are empowered to take control over their lives. The women also indicated that they managed to employ other women to help in the day to day activities at the market.

3.1.2 Access to credit

All the women under study, fifty in number which is (100%) indicated that access to financial services was a key component that was enhanced through SHGs. As a result of participation in SHGs an improvement in a woman's access to credit was realised. Focus group discussions established that most women managed to get soft loans as groups to start off their projects. The Community Development Officer indicated that from 2010 to 2014 the government set aside money that was meant to be used as Women Development Fund (WDF). All the groups were loaned a uniform figure of \$500 regardless of the projects they were involved in. The fund was availed to women who would bring some proposals and records of the projects that they were already running.

3.1.3 Poverty alleviation

The financial mobility due to participation in the SHGs has led to an improvement in the quality of life of the concerned women and their families. All the fifty (100%) respondents indicated that they were able to address their basic needs better than before. WDF reports have shown that the record on the repayment of loans by women was often better than that of men, and that women were also more likely to spend the income earned, on their families, leading to improved health and nutrition of the poor population and for improving the quality of their lives. After joining the SHGs the members have improved their status in family, become helpful in family finance and sometimes helped others too. A majority of the SHGs participants totalling to forty six (92%) felt that they got more respect; not only from family members but also from the community.

3.1.4 Saving and financial decision making

One of the participants said that; "The primary benefits of participation in a SHG is the opportunity to save regularly, access formal savings institutions and participate in the management of these savings." The respondents indicated that they save regularly, have their own bank accounts and make deposits into these accounts. The results suggest that the women in SHGs had the opportunity to save their hard earned cash. [4] postulates that, Self-help Group projects give women an opportunity to save regularly, access formal savings institution and participate in management of these savings. Usually women who save money are able to buy items that sustain their livelihood.

3.2 WOMEN'S PERCEPTIONS ON CHALLENGES ENCOUNTERED AND WAYS OF IMPROVING SHG PROJECTS.

3.2.1 Types of projects

The most popular challenge indicated by all the fifty participants which is (100%) was that of undertaking similar projects within the same area as this increased competition. The projects that

these women were engaged in were poultry and flea markets. There were 10 groups and four groups were into poultry while six groups were running flea markets, all selling clothing of the same range dominated by denim trousers and skirts. Indications were that because of the stiff competition there was a tendency of reducing prices resulting in low profits hence difficulties in establishing sustainable projects.

3.2.2 Allocation of loans and utilization

All the fifty participants, (100%) indicated that insufficient funds for starting up their projects rendered false starts. One woman gave an example that she wanted to venture into freezite making and she only received funding for the purchase of the freezite making machine but did not get money for the ingredients and packaging. She had to borrow money from someone to buy the ingredients and by the time she started her project she was supposed to service two loans at the same time and she ended up defaulting and lost the machine to the person that had lent her money. If she had been loaned enough funding to start her project she could have managed to pay back the loan.

Though collateral security such as title deeds of a house, business building and machinery was not needed all the women also expressed inability to access big loans due to the fact that the government requires them to submit project proposals among other documents when applying for loans, of which proposals the women could not draft and had to seek experts who would heavily charge them. The women did not have money for these services and it became difficult for them to access big loans.

3.2.3 Collapsing of Groups

The sentiments from the participants were that some groups collapsed due to conflicts that they failed to resolve and this was more common among the young women. All the fifty participants (100%) pointed out that it was normally the young women with problems of maintaining the groups however, most elderly women usually maintained their groups of which scenario may be attributed to maturity. Some forty five participants who form (90%) of the sample felt that it was also important to help women who do projects individually however; this could not happen due to limited resources.

3.2.4 Monitoring of Projects

A majority comprising forty women participants which is (80%) indicated that some of the group members were misappropriating funds allocated to the group by either inflating prices of raw materials or literally converting the funds to their personal use. Out of the ten groups eight groups indicated that they at one time or the other had members in their groups misusing funds meant for acquiring raw materials. The funds misused ranged from \$100 to \$300 per group and considering that the loans extended were \$500 per group and at that rate the operations of the projects would be paralysed. SHGs and microfinance styles can promote financial inclusion in women, however this can be undermined by weak management and malpractice [8]. If not managed correctly, microfinance can lead to indebtedness, increased exclusion and the pursuit of unsustainable practices. It can also deepen vulnerabilities despite intentions to support empowerment. For example, there are serious dangers that may be as a result of focusing on women empowerment without social support at community level or broader empowerment beyond the financial aspect can impose additional burdens of household subsistence and debt on women [9].

4. CONCLUSIONS AND RECOMMENDATIONS

It can be concluded that SHG projects have economically empowered women and raised their standards of living. SHG projects facilitated economic growth in women and their communities

through self-employment, access to credit, poverty alleviation and access to formal saving institutions. However, there were challenges that needed to be addressed such as introducing proper and effective regulatory authorities to monitor progress and the utilisation of loaned funds to ensure sustainability of projects and allow funds to revolve. The results show that the women are flooding the market with similar products hence increasing competition. The study recommends that the SHGs be creative and identify unique projects or services that will give them a competitive advantage.

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