

The Contribution of Internal Savings and Lending as a Strategy to Improve Household Food Security in Gutu District

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ABSTRACT

Food insecurity is a common problem in many countries in Sub-Saharan Africa, Zimbabwe is not an exception. Techniques of improvisation, innovation and creativity have been widely adopted, as a way to curb risk of food insecurity. This research evaluated the contribution of Internal Savings and Lending (ISAL) as a strategy to improve household food security in Gutu District, Zimbabwe. A mixed methods research design was adopted to provide strengths that offset the weaknesses of both qualitative and quantitative research methods. A total of 51 questionnaires were administered to household beneficiaries together with semi-structured interviews conducted with purposefully selected key informants such as Zimbabwe Aids Prevention Project-University of Zimbabwe (ZAPP-UZ) Program officer and Field coordinator. Document review was done to augment data from questionnaires and key informant interviews. Data obtained through the questionnaire survey and key informant interviews was analysed using the grounded theory method. The study findings revealed that ISAL had a significant positive impact on improving household food security. Evidence of improved household income has been shown through increased access to readily disposable income to cater for household needs, improvement in dietary diversity as well as establishment of food security projects. Mistrust and poverty are some of the challenges affecting participation of members at household and cooperative level. The study recommends the need for ZAPP-UZ personnel to train community volunteers to assist in consistent monitoring and evaluation of the program and conflict resolution mechanism.