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**“The impact of Self Help Groups in facilitating rural development: Case study of Hurumutumbu rural community, Mutoko Ward 29.”**

Submitted by Perfect Pawandiwa in partial fulfillment of the requirements for a Bachelor of Arts (Hons) Degree in Development Studies.

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TITLE OF DISSERTATION : THE IMPACT OF SELF HELP GROUPS IN FACILITATING RURAL DEVELOPMENT: CASE STUDY OF HURUMUTUMBU RURAL COMMUNITY; MUTOKO WARD 29.

DEGREE PROGRAM : BACHELOR OF ARTS (HONS) IN DEVELOPMENT STUDIES

DISSERTATION SUPERVISOR : MR HAHLANI

YEAR OF AWARD : 2015

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## **Dedication**

This work is dedicated to women in Hurumutumbu who are members of the SHGs, my parents, friends, relatives and classmates.

## **Acknowledgements**

I want to exceed my gratitudes to God for giving me life, strength, spiritual guidance throughout my tenure at Midlands State University and insight to compile this dissertation. My credit is also extended to those who notably stand in my mind as contributing to the content that you find in this dissertation. I would like to show appreciation for my supervisor Mr Hahlani for equipping me with the necessary dissertation requirements. My gratitude is also extended to my parents for the financial assistance they offered me to finish this degree requirement. As no one can live in vacuum it is of essence to acknowledge my friends Gibson Mbedzi, Blessing Juma, Courage Mukwenya, Joyce Samhokore, Ngoni Shava and all my classmates for their contributions towards this work.

## **Abstract**

*The study looks at the impact of SHGs in facilitating rural development. Rural development is mainly on the up gradation of socio-economic, technological, environmental and financial status of the rural folks. The study is thus exhibiting whether SHGs has been a panacea for rural development or vice versa. The study also looks at the nature and operation of SHGs and so is the constraints faced by this concept. In this case, the study made use of mixed research methodology for gathering information from the area of study, that is, Hurumutumbu rural community. KIs were also interviewed in order to generate quality information. The research methods complement each other hence informative data is obtained from the field. The study in its entirety confirmed that SHGs are a cure all solution to rural poverty and they facilitate rural development. This is aggravated with the social, economic, educational, environmental, technological and financial indicators. The study recommends the government to embark on infrastructural development in rural areas to ensure that SHGs are serviced. This has the essence of creating market linkages and centralization of services.*

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## **Acronyms**

CLA	Cluster Level Association
DA	District Administrator
DDO	District Development Officer
F.A.C.E ZW	Family Action for Community Empowerment
GBV	Gender Based Violence
IGPs	Income Generating Projects
ISALS	Income Savings and Landings
KI	Key Informant
MWAGCD	Ministry of Women Affairs Gender and Community Development
NGO	Non Governmental Organisations
SHG	Self Help Group
SMEs	Small to Medium Enterprises
VFU	Victim Friendly Unit
Z.I.C.H.I.R.E-BC	Zimbabwe Community Health Intervention Research Project Behavior Change
ZIMASSET	Zimbabwe Agenda for Sustainable Social and Economic Transformation
ZimStat	Zimbabwe National Statistical Agency

## **CHAPTER ONE: THE PROBLEM AND ITS SETTING**

### **1.0 Introduction**

Chitogo (2013) pointed out that the government of Zimbabwe worked hand in hand with Non Governmental Organisations in order to promote rural development. The term rural development in Zimbabwe is used to connote to the combination of people's collective efforts, those of the government and Non Governmental Organisations in an endeavor to articulate on problem solving and bringing development. The government of Zimbabwe is aware of rural development as envisaged in the development blueprint, ZIMASSET. On the other hand F.A.C.E Zimbabwe has complemented the government of Zimbabwe to ensure rural development through the Self Help Group approach. The SHG approach is a new paradigm in the field of rural development with the motive of enhancing the economic conditions of the rural poor through the provision of micro-credit. The organization has a vision of ensuring an empowered community with quality life. The study is therefore focused on attempting to explore the impact of Self Help Groups in facilitating rural development.

In this chapter, the researcher looked at the background to the study, problem statement, , research objectives, research questions, hypotheses, justification of the study, significance of the study, study limitation, delimitation of study and conceptualization of major terms.

### **1.1 Background to the study**

Political developments enabled Zimbabwe to be absorbed into a dual economy that it inherited from the colonial past. The dual economy encompasses a relatively well-developed modern sector and a largely underdeveloped rural sector. The rural communities suffered neglect

during the colonial rule and this explains underdevelopment. The government of Zimbabwe adopted a number of investments in an attempt to bring rural development and address this development disparity. Such investments are inclusive of the Integrated Rural Development plan of 1978 according to Manyanhaire et al (2009) and the rural policy which was also cloaked in the robe of land reform and resettlement program (LRRP) which commenced in 1980. As such, agriculture was perceived as an engine for stimulating rural growth. To add on this, there was a number of home grown initiatives meant to ensure economic growth inclusive of Growth with Equity of 1981, Zimbabwe Transitional National Development Plan of 1982 - 1985 and the Zimbabwe first five year National Development Plan of 1986-1990 according to Zimstat(2012). The Indigenization Policy of 2010 also comes to empower the marginalized rural communities to ascend out of poverty. Despite all these efforts, there is a large gap between the rural and urban areas' levels of development. Poverty is predominantly rural, given that 66, 7% of Zimbabwe's population resides there and 33, 3% in urban areas according to Zimstat Multiple Indicator Cluster Survey (2014:11). In the analysis of poverty in Zimbabwe, Zimstat (2012:88) accentuated that 76% of rural households are poor as compared to 38, 2 % in urban areas. Currently the country has failed to meet the Millennium Development Goal number one which is on halving extreme poverty by this year despite the government's efforts to empower rural communities.

In spite of the government's support to rural communities, it is more than 20 years that rural areas are lagging behind due to low levels of investment which were perpetuated by the dwindling of the Zimbabwean economy that has experienced sharp decline in industrial productivity backed by poor formulation of policies by the government. The rural poor have consequently become more dependency ratios as compared to non poor households.

The primary responsibility of rural development lies within the government. On the other part the term rural development is used to connote to the process by which the efforts of the people themselves are united with those of the government and other development oriented agencies particularly the donor community to improve the economic, social and cultural conditions of communities and to enable them to contribute fully to national development. This can reflect that Non Governmental Organizations have a role to play in facilitating rural development. However because of economic meltdown a number of non state actors particularly Non Governmental Organisations has been involved in the fraternity of rural development. This has led F.A.C.E Zimbabwe to implement the Self Help Group approach in Hurumutumbu that is meant to tackle rural poverty and bring about rural development under the backing of the bottom up approach. Family Action for Community Empowerment Zimbabwe is committed to see an empowered community with quality life. This has become the mission statement of the organization. To this end this research intends to highlight the impact of the Self Help Group approach towards the growth and development of rural areas.

## **1.2 Problem Statement**

Poverty is still a rural phenomenon as compared to urban areas in the face of efforts made by rural folks in contributing considerably to the Gross Domestic Product. Zimstat (2012:88) buttressed the above assertion as it pointed out that about 76% of the rural households are poor as compared to 38,2 urban areas. The rural population is involved in a considerable number of activities that are meant to ensure economic growth. Agriculture is the main stay of the Zimbabwean economy and this takes place in rural areas. People in rural areas live in harsh and unstable environments and hence are susceptible to various difficulties such as poverty, food, insecurity, hunger and degradation (Ley, 1996). Despite all these, rural areas are still

lagging behind in terms of development owing to malfunction of policy action in combating rural poverty. Then backwardness of the rural sector would act as an impediment to the general growth of the country. The plans that were meant to ameliorate the conditions of the poor are said to have urban bias as Lipton (1975) pointed out. The Self Help Group approach is consequently adopted to address rural poverty and problem solving. Therefore the research is aimed at analyzing the impact of the Self Help Group approach in facilitating rural development.

### **1.3 General Aim**

- To assess the role of Self Help Groups in facilitating rural development.

### **1.4 Research Objectives**

- To examine the nature and operations of Self Help Groups.
- To examine the contribution of Self Help Groups as a development tool in rural communities.
- To assess the challenges facing the Self Help Group approach.

### **1.5 Research Questions**

- What is the nature and operations of Self Help Group?
- What are the contributions of Self Help Groups as a development tool for rural areas?
- What are the challenges facing Self Help Groups?

### **1.6 Hypotheses**

- The adoption of the Self Help Group approach may promote development of rural areas

- The integration of Self Help Groups has positive influence on rural development as compared to women-only groups
- Self Help Groups has an impact on the indirect targeted men and children.

### **1.7 Justification of the study**

The study was carried out in response to the wave of the concept of Self Help Groups shaping lives of people in many rural areas. The researcher was involved in the formation and strengthening of Self Help Groups and therefore is keen to highlight the purpose of the study that is, the role of Self Help Groups on the growth and development of rural areas. The main case of the study is Hurumutumbu, ward 29 in Mutoko District. The research aims to link the Self Help Group approach and rural development. The study may also encourage the rural population to fully participate in development activities affecting their areas and also share development skills that are espoused through this concept.

### **1.8 Study Limitations**

The researcher is well informed on the part of factors that hamper the advancement of the research. The constraints are inclusive of the following-:

#### **Permission**

As the study unveils, it was difficult for the researcher to obtain authorization from the local leadership such as the village heads. The letter from MSU helped a lot in paving way for getting permission. The researcher had to get informed consent from the DA and the Director of FACE ZW in order to be able to acquire information from the respondents.



### **Financial constraints**

The study encountered a number of challenges mainly financial constraints to travel from Gweru to Hurumutumbu. When gathering information the researcher utilized own resources to print questionnaires and structured interviews.

### **Time**

The study is also carried out in times of land preparation for the next agricultural period and hence accessibility of respondents and key informants was affected. The researcher was also affected with time on gathering information. The period for data collection was limited as such some of the respondents were not accessed.

### **Vulnerable community**

The area of study was composed of different people with diverse backgrounds. Some of the respondents were illiterate and hence were not able to apprehend the information availed to them in the form of a questionnaire. In order to address these, the researcher offered an explanation before administering interviews and questionnaires.

### **1.9 Delimitation of Study**

The study took place in Mutoko ward 29 (Hurumutumbu). Hurumutumbu rural community is found in Mutoko District and it has a population of 10344 people. The population comprises of 5161 males and 5183 females. Mutoko District is located in Mashonaland East Province and it has a population of 1 344 955 according to Zimstat (2012). Conceptually the study focused on exploring the role of Self Help Groups in facilitating rural development, focusing on Mutoko ward 29. The study also focus on socio-economic impacts of SHGs.

### **1.10 Significance of the Study**

The study equips the student with necessary research skills prominent in the field of development studies. The study is also relevant in the sense that it provides a sense of ownership to the researched material. The research is purposeful to the institution because it might be useful for other students who are keen to undertake their study in the field of rural development. The research provides the necessary information, relevant scholarly acknowledgment and can act as a starting point for future researchers. The Self Help Group approach is a new paradigm in development of rural areas in Zimbabwe. Women forming half of the entire population have been exposed to inadequate attention. Strategies meant to ensure rural development failed to take into account the potential invested in women. A paradigm like the Self Help Group approach is considered to understand the unexploited potential of rural women and rural development in common. The nation can adopt this paradigm in order to foster rural development and address the poverty question that is still prevailing. The concept under study is crucial on account of the fact that Zimbabwe is characterized by a steady growth of urbanization hence the adoption of this model goes a long way in ameliorating rural areas. It can also be used as a prerequisite for rural development policies.

### **1.11 Definition of Major Terms**

*Self Help Groups* -The Tamil Nadu Corporation for Development of Women Ltd (2007) in its credit guidelines for the SHGs defines as a small economically homogenous affinity group of rural poor, voluntarily formed to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their family and community. According to Souza (1999) the SHGs are small informal groups, characterized by voluntary memberships, a democratic and consultative structure of

governance, economic participation of members, autonomy, education and training and concerns for the poor.

*Rural development-* R Chambers (2002) postulated that rural development is a strategy to enable a specific group of people poor rural men and women, to gain for themselves and their children more of what they need and want. World Bank (2000) defined rural development as a strategy designed to improve the economic and social life of a specific group of people-the rural poor. Mknadla (1997) defined rural development as a strategy designed to improve the economic and social life of the rural poor, mostly peasant farmers, destitute persons and others who seek a living in the rural areas be they communal or commercial. In Zimbabwe the term is usually used to denote to a process that is aimed at improving the living standards of rural poor and reduce the inequalities in income, employment and access to public goods and services.

### **1.12 Chapter Summary**

The chapter has managed to take into cognizant various issues. The chapter managed to cover the background to the study which managed to give breathing space for the problem statement. The research objectives and questions were also involved in this chapter. The study was justified as it purports to explore the role of Self Help Groups that has been making a wave in the fraternity of rural development. The chapter also encompasses the constraints encountered by the researcher during the course of the research. Of particular importance included in the chapter is the geographical coverage of the study and significance of the study to the researcher, institution and the nation at large.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.0 Introduction**

The rural areas in Mutoko have responded well in adopting the model Self Help Group as manifested by the increase in the number of groups. This has elevated expectations for rural development that is one of the government's concerns. Though the model is shaping lives of the rural poor, it is unclear whether the adoption of this concept is benefitting or not. It is the quest of the following work to unravel the impact of this paradigm in facilitating rural development. In this section, an effort is made to review studies that have been undertaken by various scholars in different settings in respect of the nature and composition of Self Help Groups, the contribution of Self Help Groups as development tool and the constraints faced by the Self Help Group approach in the field of rural development. The review of related literature is crucial as it furnishes the researcher with the existing gaps and the mental horizon is expanded. Tsveru (2008) pointed out that literature review is of essence as it offers a description, evaluation and critical analysis of what other scholars and researchers have written or researched on the topic. To this end the researcher managed to air out views of scholars pertaining Self Help Groups.

### **2.2 Global perspectives on features and operation of Self Help Groups**

Andhra Pradesh Mahila Abhivruddhi Society (2005) managed to categorize Self Help Groups and come up with five models. The models are explained as follows.

#### **MODEL I**

Self Help Groups formed and financed by banks- The banks act as agents in the formation and strengthening of Self Help Groups by opening their savings account and availing credit. Banks play a role in financing the SHGs.

#### MODEL II

Self Help Groups formed by Non Governmental Organisations and formal agencies but directly financed by banks- Self Help Groups under this category are facilitated by NGOs and formal agencies in the field of microfinance. The latter would propagate the message, organize groups, offer trainings on credit management and they nurtured over a period of time. Banks would then provide loans to the Self Help Groups in the due course.

#### MODEL III

Self Help Groups financed by banks with the NGOs as the financial intermediaries- In this category the NGOs play a dual role. They act as facilitators in nurturing and formation and provision of trainings on the management of credit. The NGOs also approach banks for financial assistance in the form of bulk loans to finance the Self Help Groups.

#### MODEL IV

Self Help Groups in this model are formed and guided by NGOS but self supported- Self Help Groups members are not granted any assistance either from NGOs or Banks. The Self Help Groups are formed in neighborhood areas and function like the other Self Help Groups mentioned in the other models.

#### MODEL V

Self Help Groups formed in this category are completely self-supported- These types are rare to find. These are formed and guided by NGOs on the rules and regulations accounts to be maintained and so on. The Self Help Groups arrange their own savings and do not require any financial support from banks and NGOs. Internal lending is obtained from the savings made by the Self Help Groups members.

From the above presentation the most common type of model adopted in Zimbabwe is Model IV. In India and Bangladesh where the concept is adopted the groups are linked and financed by banks. The SHGs are used to promote rural development but the existing gaps are on the typologies of Self Help Groups that are compatible in the African context.

Sarania (2015) pointed out that Self Help Groups are made up of about 10 to 20 people from a homogeneous class, who come collectively to deal with their social economic problems. They usually start with savings and not with credit and make voluntary thrift on regular basis and use this pooled resource to make small interest bearing loans to their members.

Kumar (2014) pointed out that Self Help Groups is a village based financial intermediary usually 10 to 15 local men or women. It should be a registered or unregistered group of having homogeneous social and economic backgrounds; voluntarily coming together to save regular sums of money, mutually agreeing to contribute to a common fund to meet their needs on the basis of mutual help or understanding. The Self Help Groups are based on the principle of homogeneity and independent without any political influences.

In tandem with the above Savitha and Polepeddi (2012) issued out that a Self Help Group is unregistered affinity group of about 20 people from a homogeneous class, who come together for addressing their socio-economic problems.

Pereira and Samaj (2012) postulated that Self Help Groups are composed of a small homogeneous group for face to face interaction and relationship. The membership of a group may range from 10 to 20. The ideal number of members is between 15 and 20. Members should not exceed the number of 20 because the group will then have to be legally registered. In this case economic homogeneity is of consideration. Self Help Groups should mobilize local resources through regular savings, should be democratic working without any political interference and maintain proper records. Proximity and leadership rotation also features Self Help Groups.

The Tamil Nadu Corporation for Development of Women limited (2007) listed the distinguishing factors of Self Help Groups and these are inclusive of „Self Help Groups consists of not less than 5 people ( with a maximum of 20) of similar economic and social outlook. SHGs promote objectives like economic improvement and raising resources for development and freedom of exploitation. It has its own by laws for the proper functioning of the group as well as for the observance of certain rules by the group members and regulations concerning membership. SHGs are usually informal (not registered), groups are not mixed, and they are either men or women only. SHGs have periodic meetings for savings and problem solving (emerging rural social and economic issues are discussed). The sources of the funds are the contribution of the members' savings, entrance fee, and interest from loans, social services and common investment.

Ghadoliya (2004) brought some basic principles underpinning Self Help Groups being self help that is supplemented with mutual help. This can be a powerful vehicle for the poor in their socio-economic development. Poor need not only credit, but also savings and other services. The other principle is that, participative financial services management is more responsive and

efficient. The poor can save, are bankable and Self Help Groups as clients result in wider outreach, lower transaction cost and much lower risk costs for the banks. The other principle is the creation of a common fund by contributing small savings on a regular basis. SHGs have a flexible democratic system of working. Another factor is that loaning is mainly done on trust with a bare documentation and without any security. The amounts loan issues are small, regular and for short period of time. The defaults are rare mainly due to group pressure. There are also periodic meeting and non traditional savings.

According to Cooper(1975), Self Help Groups have five components which are inclusive of the numerical size of the group, presence or absence of and nature of prior outside relationships among members, sex composition and age or generation composition of the group, the ethnic language, educational, social class and religious or personal value characteristics and mix of participants and lastly the expectations , goal and other salient aspects of motivation and personality of members and the mix of these within the group.

Literature on the nature and composition of Self Help Groups is confusing considering that there is no legally accepted actual number of each group. Scholars agree on the average number being between 10-20 members. Though many scholars agree on that the situation is different in Kenya where the number is from 15 and above 20.

### **2.3 African overview: Contribution of self help groups as a development tool for rural areas**

The Self Help Group approach is used as a vehicle for facilitating rural development. Selected indicators vary from social outcome, economic, financial, and environmental just to mention a few. The survey of related literature revealed that the model play a fundamental role in



facilitating rural development. Suguna (2006) labeled Self Help Groups as silent revolution in the spread of rural credit and rural development.

Goakar (2001) asserted that the movement of Self Help Groups can significantly contribute towards the reduction of poverty and unemployment in the rural sector of the economy and the Self Help Groups can lead to social transformation in terms of economic development and the social change.

Tearfund (2011-2012) annual report had an impact assessment of Self Help groups in Ethiopia and it came up with various outcomes inclusive of

#### Social Outcomes

SHG members talk consistently of about increased confidence and skills, the ability to relate better to one another, the sense of support that they feel from one another, empowerment, dignity, increased self esteem, participation in decision making and gender relations in their houses. Cheston and Kuhn (2002) shared the same sentiments as they argued that SHGs have shown positive impact on some of the indicators such as increased self confidence, decision making in girls' education, family planning improved status and self esteem. Self Help Groups became agents of social transformation.

#### Financial

As savings from Self Help Groups grows the members start to issue loans. The loans are used for paying for school expenses, health costs and IGAs. As IGAs grow the expenditure is also increased, for example, the quality and quantity of food, clothing, assets and quality healthcare services. UNDP (2002) substantiated that Self Help Groups reduced vulnerability and

dependence to moneylenders, reducing feminization of poverty. Low interest rates on micro credit enabled women to engage in businesses and adoption of new technology. The asset base was also increased on account of engagement in businesses. Infrastructure in terms water supply facilities and houses were upgraded. Ghadoliya (2013) pointed out that there were certain misconception about the rural poor people that they need loan at subsidized rates of interest on soft terms, they lack skills, capacity to save, credit worthiness and therefore are not bankable. Nevertheless, the experiences of several SHGs reveal that rural poor are actually efficient managers of credit and finance. Availability of timely and adequate credit is essential for them in their enterprises rather than subsidies. Clinton (1995) buttressed this and commented that it is micro but the impact is macro.

#### Economic

Mula and Sarkar (2013) highlighted that there is significant change in household income, employment generation, asset building, productive investment, savings which necessitate socio-economic upliftment of rural women folk and empowered them particularly in the sphere of educating the girl child, leadership and entrepreneurship ability and technology adoption. Self Help Groups are labeled powerful investments of poverty eradication and rural development as Sarania (2014) puts it across. Economic development manifested itself in the form of food consumption and quality.

#### Environmental

Tearfund (2012) reported that environmental concerns are of essence bearing in mind that Self Help Groups members take action to reverse pollution, degradation and clean up polluted areas. Women in Ethiopia are recorded to be involved in micro enterprises of selling smokeless

stoves. They also got awareness on the utilization of resources. Self Help Groups also availed tree planting, composting, sanitation projects and environmental awareness.

### Education

Kindernothilfe (2012) postulated that female genital mutilation that was prevalent in Kenya and Ethiopia was embraced as a subject and discontinued. In Burundi literacy courses were commenced for adults. Self Help Groups also encompassed conflict resolution awareness. Women take up issues to do with early child marriage, domestic violence, bigamy sexual and domestic violence. Water and sanitation (WASH) programmes are also discussed at the SHG meetings. Kindernothilfe (2012) added that Self Help Groups recognizes the potential of the poor sectors of the population, leading them to develop strengths and skills they are often not aware of or which they have been unable to develop themselves.

### Employment

Sarania (2014) pointed out that Self Help Groups offered employment opportunities. Family members are engaged in various income generating activities owing to joining Self Help Groups. Besides that women were employed in micro-enterprises and therefore are able to have access to productive assets like land, labor, and capital.

Community Empowerment in Zimbabwe (2010) postulated that SHG is all about rebuilding strong and homogeneous communities thereby bringing people together and empowering them. Central to this process are actions which both build individual and collective assets. The notion behind this shift was the belief that through self-help, it was promising to ensure a self-

generating development – based on self-determinism, self-reliance and self-directed promotion of growth and development.

Rajendra (1998) echoed this as he developed the 5ps approach meant to explain the benefits accrued owing to Self Help Group membership and these are a propagator of voluntarism, a practitioner of mutual help, a provide of timely emergency loan, a promoter of thrift and savings and a purveyor of credit.

#### **2.4 Challenges facing Self Help Groups**

The Tamil Nadu Corporation for Development of Women limited (2007) noted that Self Help Groups offered no security. Self Help Groups work under the tutelage of mutual trust and confidence of members. The deposits are not safe and secure. The Self Help Groups are not allowed to accept deposits from non members either; further Self Help Groups donors have any statutory redressal mechanism to resolve disputes.

Nagabushana and Geetanyali (2010) pointed out that Self Help Groups had relatively failed to meet the required level relating to issue like domestic violence, dowry system and in securing positions in the political system.

Herschel (2008) in organizational set up identified that Self Help Groups are lacking group enterprises with the majority of group members only pursuing individual micro-businesses. Some of the members are labeled losers and others winners. In this case micro-enterprises are not viable as members are from poor backgrounds and equality of opportunities does not yield equality of well being.

The Tamil Nadu Corporation for Development of Women limited (2007) further noted that Self Help Groups are open to the elements of poor impact on income and employment. The impact of micro-financing on their income, employment and levels of living of their members are marginal. Many are unable to cross the poverty datum line because they did not have additional investments from government. In tandem with this the other challenges encountered are inclusive of small scale operation, lack of sustainability, improper management of funds, inability to repay back loans, insufficient loan amounts, attitudes of husbands after joining Self Help Groups.

The above studies touched a lot on various aspects related to Self Help Groups. They dwell much on the impacts of Self Help Groups on women empowerment. The studies did not address well on the impact of Self Help Groups on children and men who encompass a considerable number of the rural population. They also did not address how this concept has assisted the rural population in acquiring additional income and employment in order to ascend out of rural poverty. The research is thus focused on exploring the impact of Self Help Groups on the rural population as a whole not directly on women only that the concept target.

## **2.5 Chapter Summary**

In this chapter the researcher managed to make a survey of studies that have been carried out by other scholars and their findings. The chapter has managed to bring the gaps that have been found after a survey of related literature.

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.0 Introduction**

Chapter three looks at the research methodology. The chapter is an explanation of the practical things that the researcher did to come up with the required data. The researcher specified the nature of research and gives a justification for each methodology, population, sample size and procedures, data collection tools which the researcher used in assembling data, data analysis plan and ethical considerations.

### **3.1 Nature of research**

Research methodology entails the explanation of methods and procedures used in collecting data from research project area. The research methods employed by the researcher are both qualitative and quantitative. The researcher employed mixed research at different phases of the study. Barton and Lazarsfeld (1995) suggested using qualitative research for developing hypotheses, which must afterwards be tested using quantitative approaches. Some of the social factors cannot be quantified thus the researcher used both methods as they complement each other as the study unveils.

### **3.2 Qualitative**

There are two aspects that are of essence in qualitative research and these are observations and interviews. Some aspects are covered with interviews with key informants but other aspects are observed in the field of study by the researcher. Denzin (2000) emphasized that qualitative research will help to understand people, and the social and cultural context within which they live. To buttress this, Tewksbury (2009) asserted that qualitative methods provide: an in-depth understanding of issues that are not possible through the use of quantitative, statistically-based

investigations. The researcher employed qualitative research method for the reason that the knowledge that is obtained through qualitative research is rich, informative, and offers better understandings of a phenomenon that is under study. Wilson (2008) observes that qualitative research involves the collection of extensive narrative data in order to gain insights into the phenomena of interest. The use of qualitative research will enable the study to arrive at the parts that other methods cannot reach.

### **3.3 Quantitative**

Quantitative research methods encompass the study involving the usage of numerical data using statistical techniques. The questions posed by this type of research is who, what, when, where, how much, how many and how. Quantitative research methods are used to bring into being statistically reliable data that tells us how many people do or think something. For instance the research assembles research questions that ought to be answered and the study is concerned to know how many people think that Self Help Groups are a necessary development tool for rural development. The research method thus is based on precise measurement using structured and validated data collection instruments that are in this case closed ended questions.

### **3.4 Population**

The studied population includes women engaged in Self help Groups who are well versed with this concept. The targeted population will also be inclusive of the Victim Friendly Unit and the Ministry of Women Affairs Gender and Community Development District Development Officer. These are also informed of indicators of rural development.

### **3.5 Sample size**

The researcher reduced the number of respondents to a manageable size. This is so on account of the fact that the sample size in qualitative research must not be too large in order to extract loaded data and must not be too small to avoid data exhaustion or saturation. Patton (1990) stated that qualitative inquiry typically focuses in-depth on relatively small samples even single cases selected purposefully. The sample size in qualitative research is 4 respondents who represented the targeted population as a whole. The sampling size enhanced the quality of the results and the costs are considerably reduced. Key informants are used because they give an in-depth understanding of the research. In this case the key informants are Community Facilitator, Programs manager, Victim Friendly Unit and District Development Officer from the Ministry of Women Affairs Gender and Community Development. When making use of quantitative research method the sample size is 34 individuals. The researcher used simple random sampling technique to choose respondents from each cluster. The size is justified because it is manageable and does away with bias unlike using a small sample size.

### **3.6 Sampling procedure**

The researcher utilized probability and non probability sampling techniques when conducting the research. In qualitative research non probability sampling is used in the form of purposive or selective sampling on account of the availability of Key Informants as they are well informed about the concept that is under study. The Key Informants included are Community Facilitator, District Development Officer, Victim Friendly Unit and Programs Officer. Purposive sampling is justified as it does not exclude key people that are at the forefront of community development and information rich people are necessary as the researcher may learn a great deal about issues to do with the research. Qualitative research should have



knowledgeable and informative respondents. This is important as it reduces time consumption by inquiring people who are irrelevant to the subject that is studied. Quantitative research employed probability sampling techniques. In this case study the researcher made use of cluster sampling whereby he chose 34 respondents from each cluster comprising about 10 to 20 members. From each cluster the researcher randomly chose 34 respondents. These sampling procedures are justified on the basis that the population under study is homogenous and hence greater elimination of bias.

### **3.7 Data collection tools**

When gathering data, various data collection methods can be used depending on the nature of the study and design used. The researcher finds it possible to utilize interviews and questionnaires as appropriate tools for gathering information from the field.

### **3.8 Interviews**

This is a data gathering instrument which typically involves the researcher asking questions and receiving answers from the people you are interviewing. Structured interviews are used because the sample size is large on the part of quantitative research. In qualitative research structured interviews are also necessary because immediate feedback, greater data accuracy and non-verbal responses are noted and observed. De Vos (2009) postulated that an interview is a process of trying to view the world from the respondents' point of view and to uncover his/her experiences.

The researcher managed to interview 4 key informants who were knowledgeable about the Self Help Group approach. The researcher used interviews to complement the questionnaire on account of the fact that interviews generate data quickly and they equip with the opportunity of

giving a full and detailed explanation of the purpose of the study. In this case the research interviews encourage unfolding the experiences of the respondents pertaining the phenomenon that is under study, that is, the Self Help Group approach.

### **3.9 Questionnaires**

These are a written list of questions; the answers may be recorded by the respondents. Using questionnaires is cost effective and large amounts of information may be gathered in a short period of time. The questionnaire used by the researcher is composed of open ended questions to attract brief, detailed responses and new areas within the reach of research are explored. The usage of a questionnaire allowed respondents to articulate well on the aspects under study without fear as a free atmosphere is provided for to articulate answers without bias. Kastern et al (2001) pointed out that although open- ended responses are difficult to analyze, they often provide specific and meaningful information. The researcher managed to draft 34 questionnaires used to generate data from the field. The research questionnaires used was divided into sections covering the research questions. The researcher was aware of the literacy levels in the community and hence decided to explain it in shona to the respondents in order to quarantine the community from harm. The responses are then translated after data was collected. Closed-ended questions are also used to generate quantitative data. The questionnaires were collected after the data was collected.

### **3.10 Ethical considerations**

The researcher adhered to the ethics before, during and after data was collected to ensure that the dignity of research participants is respected. The researcher upheld confidentiality of participants through the use of pseudo names or not writing their names on the questionnaire or interview guides. This has the essence of ensuring informed consent and the respondents give

information without fear or bias. The information gathered was not being shared to any third person. The researcher takes note of cultural norms of the community that the research was conducted. This ensured that the community is quarantined from physical and psychological harm.

The research was also carried out on voluntary basis. This means that no contributor was forced to participate. The respondents were given the opportunity to withdraw whenever they decided to do so during the progression of data collection.

### **3.12 Chapter Summary**

The chapter encompassed the practical things that the research did in order to come with data. The researcher wanted to generate and present data in descriptive and statistical form hence used mixed research. This was employed to get quality data in order to generalize the findings of the research back to rural areas at large.

The chapter also discloses the sample size, sampling procedure, data collection tools inclusive of interviews and questionnaires, data analysis and presentation and ethical considerations that are elements underpinning the research.

## **CHAPTER FOUR: DATA PRESENTATION, ANALYSIS AND INTERPRETATION**

### **4.0 Introduction**

This chapter accounts for data presentation, analysis and interpretation. Data analysis presents data that was collected using primary data collection instruments like questionnaires, interviews and secondary data sources inclusive of meeting minutes, reports, published and unpublished literatures. The researcher managed to present data in a systematic way prior to themes derived from the research questions. Data is offered in the structure of tabulations, that is, tables, charts, pictures, graphs, figures and in narrative form which is easy to understand. This section therefore offers the research findings and relating them to literature that is provided in chapter two and research objectives of this study. The interpretation, analysis and discussion of the research findings is also done in this chapter and acted as a prerequisite for which research conclusions and recommendations are prepared to cover the research gaps that the researcher identified in the way Self Help Groups operate.

### **4.1 Questionnaire Response Rate**

The researcher managed to administer 34 questionnaires to the respondents. The researcher was fortunate because he was assisted by the Community Facilitator to congregate the respondents. The response rate refers to the actual number of the participants in the study against the sample size. The response rate was high meaning that there was greater elimination of bias in this case study. The validity and reliability of research findings was also synthesized owing to high response rate. The table below shows the response rate of the sampled population:

**Table 4. 1 Questionnaire response rate**

<b>Respondents</b>	<b>Number of questionnaires administered</b>	<b>Number of questionnaires completed</b>	<b>Number of interviews carried out</b>	<b>Number of successful interviews</b>	<b>Response rate</b>
Women engaged in Self Help Groups	<b>34</b>	<b>34</b>			<b>100%</b>
			<b>4</b>	<b>4</b>	<b>100%</b>

The researcher administered 34 questionnaires and accessed 4 key informants in order to collect both qualitative and quantitative data. The respondents responded well owing to the fact that the researcher managed to explain to the participants the questionnaire in the local language. The researcher obtained 100% response rate as reflected in table 4.1 above. The high response rate was also generated because the researcher managed to collect the questionnaires after data was filled.

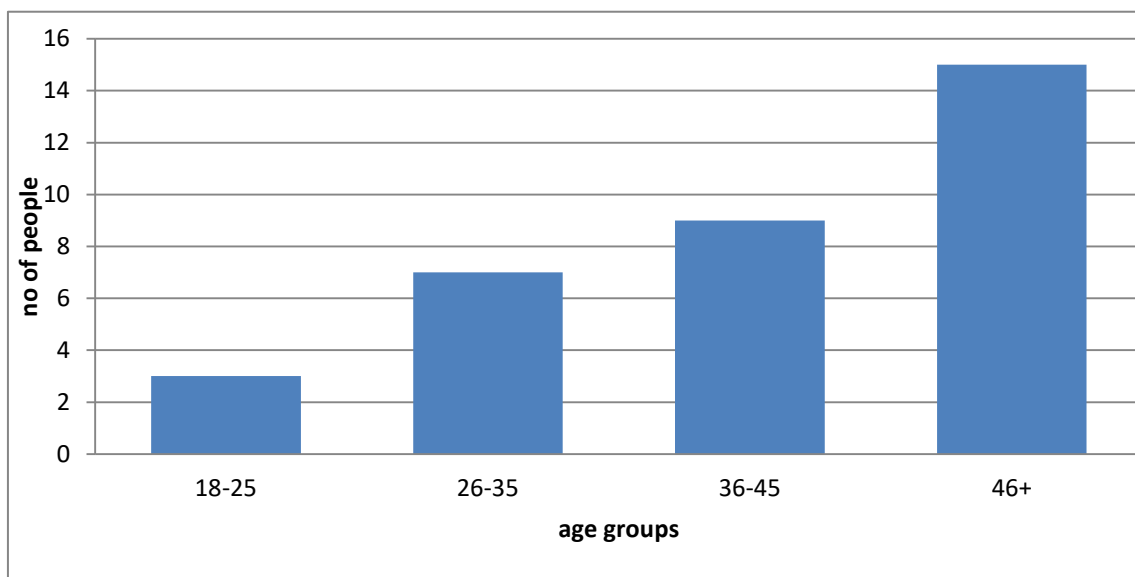
#### **4.2 Demographic characteristics of Self Help Group members in Hurumutumbu Rural Community**

##### ***i. Age groups of the respondents***

The researcher obtained demographic data from the questionnaires and interviews administered to the respondents. Fig 4.1 illustrates the demographic features of the targeted population. Age group of 46 years and above has the greatest number of people participating in the Self Help Groups. It is of essence to note that rural poverty is severe among this age group as they are no longer economically active. These women join these groups for the reason being to bolster their economic status and ascend out of rural poverty. The second age group is that of 36-45 years. The reason may be the fact that they have managed to secure jobs in the formal and

informal industries therefore engage in Self Help Groups to diversify their income sources. The following age group is 26-35 years and is considered the economically active as they engage in different economic activities that are prominent in necessitating rural development especially on the provision of manpower. They might not engage well in the concept of Self Help Groups owing to their vibrant participation in agricultural activities like tobacco production that is common in this rural community. The age group that has the least number of respondents is that of 18-25 years. The reason may be that, the group comprise of school leavers. The group finds it possible to adopt economic activities like agriculture to sustain their livelihoods. It is clear from the above analysis that data was drawn from people who are prudent and therefore provide objective data.

**Figure4. 1 Age groups of the respondents**



*Source- Field work*

**ii. Sex of the respondents**

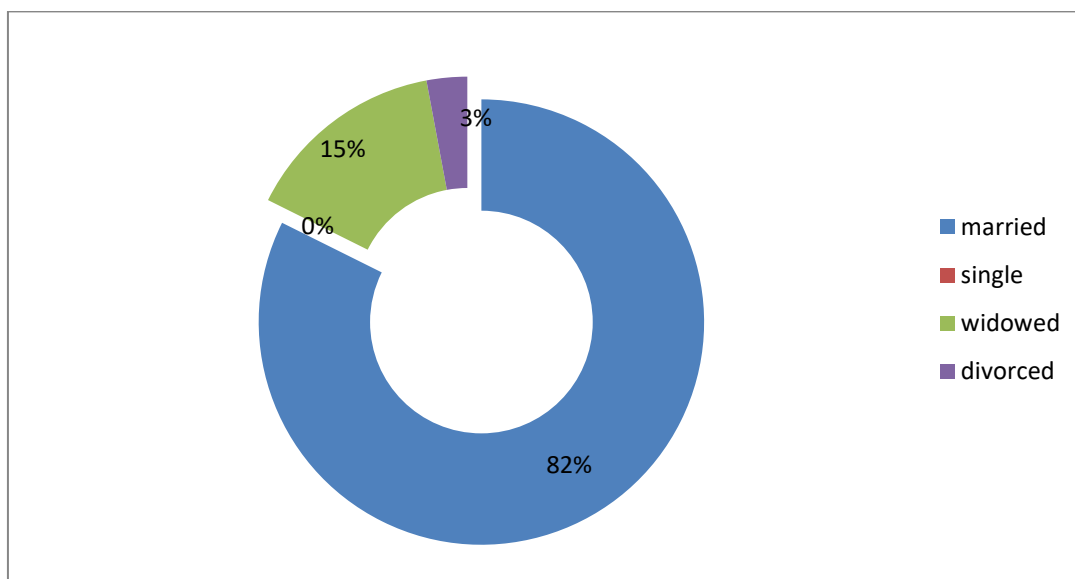
Women dominated the Self Help Group concept as shown by the study. Women constituted 100% of the respondents that were engaged in the Self Help Group approach. Studies showed

that poverty usually affects women and men in different ways (Government of Zimbabwe, 1994). Women usually tend to make up the greatest portion of the rural poor since the majority of them lack formal education, life skills and as such are denied the space to articulate and realize their full potential and capabilities in meaningful contribution to household income owing to the patriarchal nature of the society. Women find themselves discriminated despite the fact that they possess specific knowledge pertaining facets of rural development. They are largely responsible for healthcare of the family, education, economic and social change. Karl (1995) postulated that the Self Help Group approach came to address this gender disparity and ensure community driven development as studies verified that women spend their income on the welfare of the family. This can be used to explain why the majority of Self Help Groups are composed of women only.

### ***iii. Marital status***

The majority of the respondents are married as revealed by the study. The number of married respondents accounted for 28 people followed by the widowed who constituted for 4 and lastly the divorced with 1 individual. Given this situation, it is suffice to say that married people are keen to undertake development initiatives as they want to cater for the welfare of the family and as well meet the basic needs through the Self Help Group approach. Married women may also want to diversify their income unlike relying on agricultural benefits that are seasonal. Of essence to include is the fact that the category of married women may find it possible to adopt this approach as viable in meeting the health, food and education welfare of the family. The widowed group followed with a number of 5 respondents. The widowed category followed because the surviving spouse is de facto household head therefore has to play dual roles that are taking reproductive and productive work.

**Figure4. 2 Marital Status of the respondents**



*Source- Field Work*

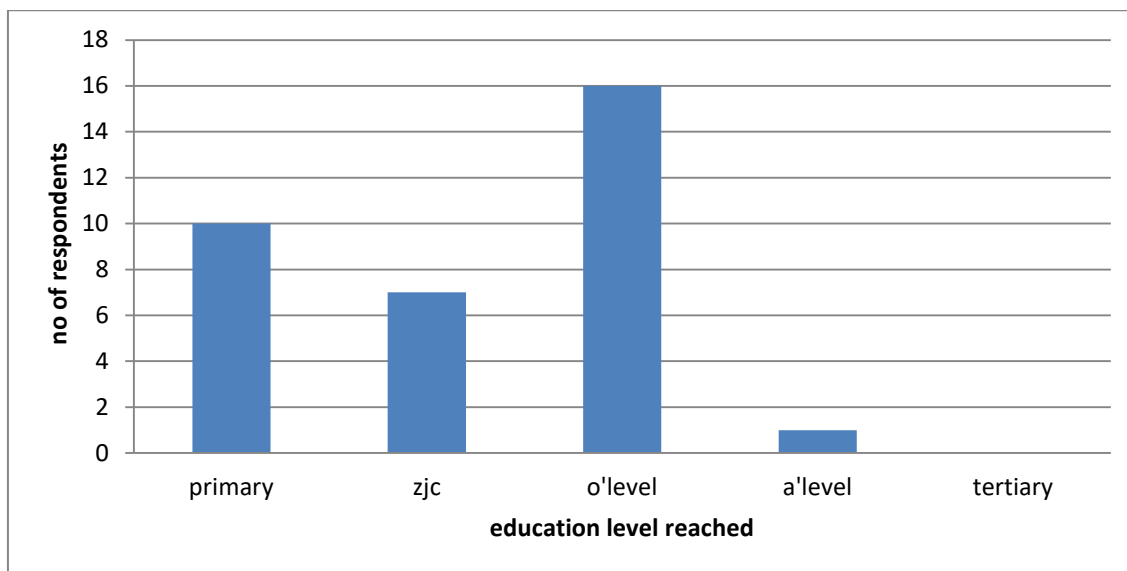
***iv. Education levels of the respondents***

Zimbabwe is considered a country with high literacy rates and education levels in Africa. The results of the study confirmed this assertion as the majority of the respondents managed to reach Ordinary level of education. The number of the people who reached Ordinary Level is 16. This can be used to confirm that the respondents might have been employed in the formal job market hence due to dwindling of the economy they are forced to adopt the Self Help Group approach. This is followed by respondents who reached primary level and then followed by those who obtained Zimbabwe Junior Certificates. Advanced level and tertiary education levels obtained the least number. The reason that explains this is the notion that rural communities are characterized by poor infrastructure and delivery of education hence low literacy levels. The data obtained also portrays that Mutoko district does not have enough technical and higher learning education institutions where people can acquire necessary life



skills to enhance rural development. Education wise classification also reflects that the approach benefits both the learned and illiterate as they both participate.

**Figure4. 3 Education levels attained by the Self Help Group members' respondents**



*Source- Field Work*

**v. Number of children each respondent have**

Most of the respondents pointed out they have between 1-3 children. This category obtained the largest number as financial constraints are restricting couples to have more children. Economic hardships are said to be the major problem encountering men and women to have more children. Some respondents are in the category of 4-6 children and most of them are from apostolic sects like Marange where family planning is not recommended. The women join the Self Help Groups wishing to cater for the welfare of their families especially educating children.

#### **4.4 Characteristics and operations of Self Help Groups**

Self Help Groups are composed of homogenous poor women, who are bound together by mutual trust that is invested in most women. Women have similar experiences of poverty. The reason mentioned about why Self Help Groups are composed of women only is that, they have a primary responsibility of taking care of the family especially children. Some of the respondents pointed out that the reason why women groups are preferred is because empowering women is empowering the whole family hence the community and the nation at large. In tandem with the above patriarchal system are said to have created a large poverty gap between men and women hence the need to capacitate women in terms of community development. Men or mixed groups are said not to be sustainable as some males are not fully concerned with the welfare of the family hence spent their income on non essential items. One respondent pointed out that,

*“The first thing that man does when they acquire income is to look for another partner”.*

This reflects that male dominated or mixed groups are not sustainable as compared to women groups. To buttress the above assertion, Karl (1995) wrote that studies have revealed that women are more likely to spend their income on the welfare of the family while men are concerned on spending their money on non essential personal wants like beer.

The group is made up between 15 to 20 members who join the group on voluntary basis. The group must be manageable hence has to maintain a maximum number of 20. The groups must also be informal hence the need to keep the number of not more than 20 individuals. All the respondents confirmed that the group members must not exceed 20. The source of finance is not from Non Governmental Organisations, the government or banks but the groups are self-

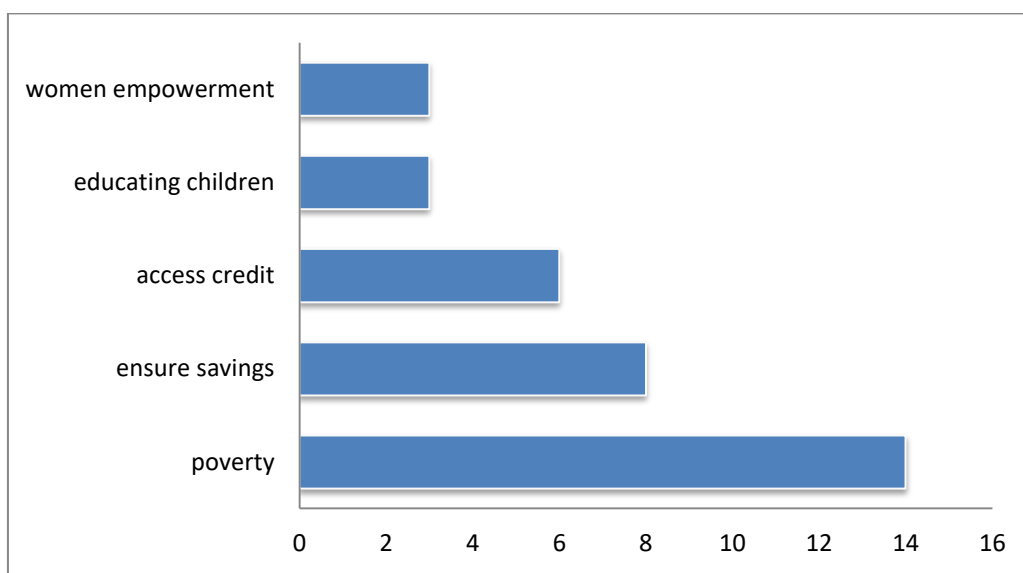
sustained. It is agreed per each group to contribute to a certain amount of money that is then used for savings and investments.

Every group member has an Individual Pass Book containing her personal details. There is also the cash book that contains the group's savings, loans, principal paid and interest repaid. It is in the cash book that financial activities are carried out and documented. The Self Help Groups have a register to know the attending members. The Self Help Groups also practice leadership rotation on weekly basis. Leadership roles are inclusive of capturing minutes in the minute book, passing secretariat position and moderation. Self Help Groups are bound by a constitution that every member is obliged to adhere to.

The operations or activities of Self Help Groups are also written in the minute book. The groups meet on weekly basis. When each Self Help Group meets, they do their savings. When the group is newly formed they start to save for a considerable amount of weeks without issuing loans in an attempt to quantify their savings. When the savings are enough loans are disbursed. The group members agree on the interest rate and duration for loan repayment. The purpose of loans issued is also documented. This has the essence of ensuring the sustainability of Self Help Groups. Group concerns are discussed when the groups meet. These meetings are also utilized to market products or micro business activities. Another respondent brought about that,

*“Group meetings are essential because they offer market opportunities for my pottery project.”*

**Figure 4. 4 Reasons for joining Self Help Groups**



*Source- Field Work*

Rural poverty was blamed to vicious among rural folks. Women join Self Help Groups in order to reduce rural poverty. A greater proportion of respondents brought out that poverty is a driving factor for most women to join Self Help Groups. Apart from poverty, accessing credit is also a determinant for joining Self Help Groups. One respondent pointed out that,

*“We are now accessing credit under a tree”.*

Given this scenario, before joining Self Help Groups the members has no a reliable source of credit in account of the fact that the interest rate of banks in Zimbabwe lies at 20-25%. These high interest rates discourage the poor from borrowing. Because of low interest rates in SHGs the poor rural folks are now able to access credit. A culture of saving or banking habit is also inculcated owing to Self Help Groups. Apart from that women are being discriminated against because of the patriarchal society. Self Help Groups are said to offer education opportunities like early child marriages, forestry preservation and domestic violence.

Given this situation, Self Help Groups are said to be a cure all solution for rural development. The reasons for joining Self Help Groups revealed the concerns of the community and also the development opportunities offered through the Self Help Group approach.

**Table 4. 2 Rural development indicators before and after joining SHGS**

<b>Rural development indicator</b>	<b>Before joining SHG</b>	<b>After joining SHG</b>
Literacy levels	Group members have no income to cater for the educational provisions of their children. They have no access to adult awareness on issues pertaining to community development. Educating children was pointed out as a reason for joining SHGs.	The children belonging to SHG members are now receiving educational provisions, (school fees, uniforms and books). Investing in children's education is prioritised. Members have awareness on early child marriages, domestic violence and the institutional provisions are catered in form of pre-schools in the community.
Economic	Members lack business ideas. They have no life skills training and no IGAs for self sustenance. Some of the people had difficulties in accessing basic needs.	SHG members acquired life skills training and business ventures. Basic needs are met. IGAs are started and sustained.
Social	Early child marriage and domestic violence issues were rife. Social expenditure in health, clothing and social fabrics were limited.	Social awareness is provided among SHG members and development stakeholders in the district are playing a role in imparting knowledge on issues to do with Domestic violence and early child marriages. Quality food, clothing and healthcare are accessed.
Environmental	They lacked environmental related awareness.	SHG access environmental awareness. They are now not relying on Indigenous Knowledge Systems only.

Financial	Before joining SHGs the members have no reliable source of financial credit. They did not have collateral for loans. They did not have a banking habit.	Access to rural credit on low interest is enhanced. SHG members who had no collateral for loans before joining the groups now do. Banking habits are created and so are emergence loans.
Technological	Technological adoption was limited because of lack of income. They were isolated from the global world.	SHG inspire the adoption of technology.

#### **4.5 Implications of Self Help Groups in Rural areas**

##### ***Literacy levels***

Literacy level is a growth or development indicator. Self Help Groups has a trickle down effect on the development of people. In terms of literacy, Self Help Groups in their inception allows the members to be involved in programmes meant to enhance knowledge of individuals. The members are involved in conflict resolution and problem solving. In addition they also learn about life skills training, child marriage, domestic violence, food and nutrition, health and hygiene. Apart from this woman can manage to send children to school with necessary provisions like uniforms, fees and books. The Self Help Group members has a constitutional provision of the group that no child belonging to a group member is send from school for non payment of school fees. In addition to this, Self Help Groups at community level manage to cater for institutional provisions. The Self Help Group members contributed 30 bricks, cement, 3 doors, door frames and lock for construction of Hurumutumbu, Ushamba and Chikara Pre-school. Plans are under way to ensure the completion of building.

The majority of Self Help Group members indicated that their activities have completely contributed to their ability to cater for educational needs to their families. This view is summarized by one of the members, who pointed out that,

*“Self Help Groups inspires and educate us to cater for the education of our children. My second born and my third born are currently at Mutoko Government Secondary school doing A level and Ordinary level respectively. The first born managed to scoop a merit in history, divinity and darts. After completing their A level I will make sure they will reach the tertiary level as you have done”.*

Investing in children’s education has become one of their first priorities as one respondent said that,

*“My children are not send back from school for non payment of fees. I would make sure that they receive their school fees in time”*

In this case it is crucial to note that Women of Zimbabwe Arise (2008) brought that Zimbabwean families are willing to make huge sacrifices for the education of their children. Given that women has diverse educational profiles does not account for educational provisions of their children. Some participants said that because their parents have failed to send them to better schools, it does not mean that their children would suffer for the same fate. One of the respondents managed to confirm that they make it a priority that they ensure their children are send to school well resourced.

From the above analysis it is of paramount importance to say that Self Help Group approach is an avenue for the incomes used to cater for educational provisions. Good literacy rates can be

promoted by quality of education attained and hence an indicator of development. Zimstats (2012) noted that Mutoko has a literacy level of 68%. This shows how progressive the district is in terms of education and so is rural development.

### **Economic indicators**

Owing to the income and access to credit brought about by Self Help Groups, the members have managed to diversify their incomes. Apart from agriculture which is the backbone of rural areas, the Self Help Group members have managed to engage in informal activities like pottery making, vegetable vending, poultry and micro businesses. Agricultural activities are also boosted because they are managing to buy inputs like fertilizers and pesticides. Micro enterprises are encouraging women to reap profits that are utilized for asset accumulation. One respondent articulated well as she said that,

*“I managed to build to build a two roomed house and a protected well for clean water source. I also purchased matamba and clothes from Mozambique that I sell to none and Self Help Group members. The income I get is invested in income generating projects like keeping layers and roadrunner chicken”*

These micro businesses go a long way in enhancing the economic status of rural households. The citation below revealed that,

*“Self Help Groups helped me in the businesses that I was engaged with my husband. We used to do barter trade but now we are managing to run a tuck shop”*

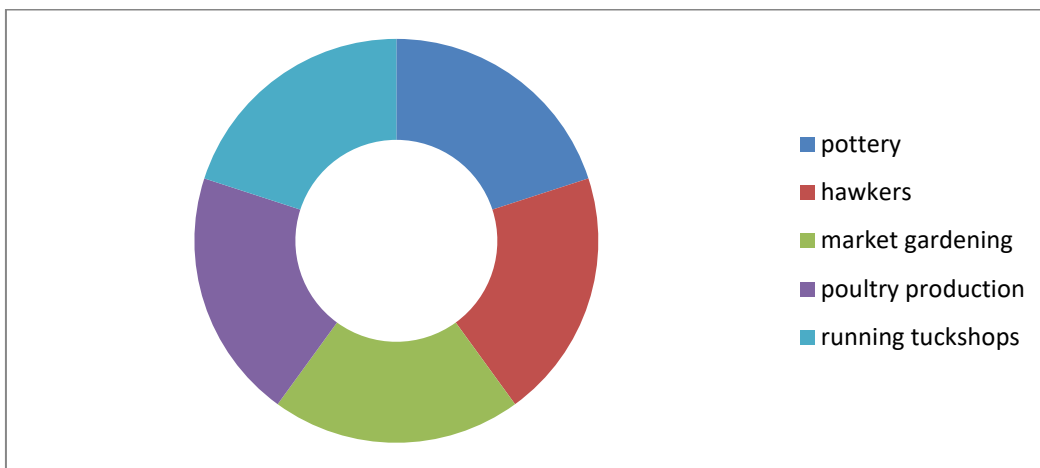
The consumption patterns and quality of food consumed has also enhanced owing to Self Help Groups. One respondent pointed out that,



*“We now meet the basic needs, a bottle of cooking oil that will never cease. This is a positive change as compared to before joining SHGs”*

The dominant Income Generating Projects that the key informants from the MWAGCD cited are inclusive of poultry production (broiler keeping, roadrunner projects and layers production), market gardening and micro enterprises.

Figure 4. 5 Dominating IGPs in Hurumutumbu rural community



### **Source-Research Interview**

Given this situation one can see that investments in Self Help Groups ensure quality food consumption and change in consumption patterns. Households are now food secure owing to Self Help groups. The basic change in consumption patterns can be used to measure or define development. SHGs have managed to compensate rural people’s lack of income or assets meant to generate cash. The vulnerability of rural households to risks like droughts is also sheltered for in account for the SHG approach. One respondent concluded out that,

*“The SHG approach plays a role in bringing a positive change among rural households. The change can be seen in this way, some people used to borrow salt but now these people are even selling it at their homesteads.”*

This is a positive role noted on social transformation.

### **Social Indicators**

Self Help Groups are becoming a social fabric in rural communities. Self Help Groups are contagious interventions that foster rural development. The increase in the number of SHGs is a testimony that the approach is fast becoming a solution for rural development. In December 2014 there existed 21 SHGs but to date the number has increased to 34 and some members clamoring for the formation of new groups in nearby communities like Jani and Dhumaira. In Jani community ISALS are being converted to form SHGs. Groups lack training on how to start up SHGs. Women confessed that they help in fostering good social relationships in the community. Socially early child marriages and domestic violence are decreasing owing to Self Help Groups. One respondent brings out that,

*“Self Help Groups encourages us to communicate politely with our husbands and planning is done with all the family members and women contribute in decision making.”*

Self Help Groups also extend their hands to those in need (the poorest in rural communities). Self Help Groups contribute to social up gradation of women. Women take turns to take care of the group members who have fallen ill. Social expenditure is also directed to quality clothing, food and shelter. One of the respondents also exposed that,

*“I used to subscribe to prophets from the apostolic sects, but now I have income I can manage to go to nearby health centres or even general hospitals like Mutoko and we can pay the consultation fee of US\$6-00.”*

With all these findings in place development can take place in a healthy community in account of the fact that incentives obtained from Self Help Groups and other interventions are not channeled to medical issues but rather for development. To add on to this the community also engage in health related issues like making dishwasher and toilet cleaner.

NGOS like Nyahunure Community Trust, Childline, V F U, Ministry of Youth Indigenisation and Economic Empowerment, Plan International and ZICHIRE BC are playing a role in advocating for the end of child marriage in rural communities. Mutoko District adopted the Multi Sectorial approach that is meant to ensure synergies between the government and development agencies in order to foster sustainable rural development. The issues raised are inclusive of, any one under the age of 18 has no informed consent to marriage’ sometimes leaders like church leaders are spearheading child abuse and child marriage under the pretence of divine guidance. People have to be aware that early child marriage is a criminal offense that constitutes the imprisonment of both the families if they consent to the marriage of the child. Children have to be given the right to access education. Early child marriage is also considered as child abuse. This details the significant of the community and stakeholders on issues pertaining to rural development.

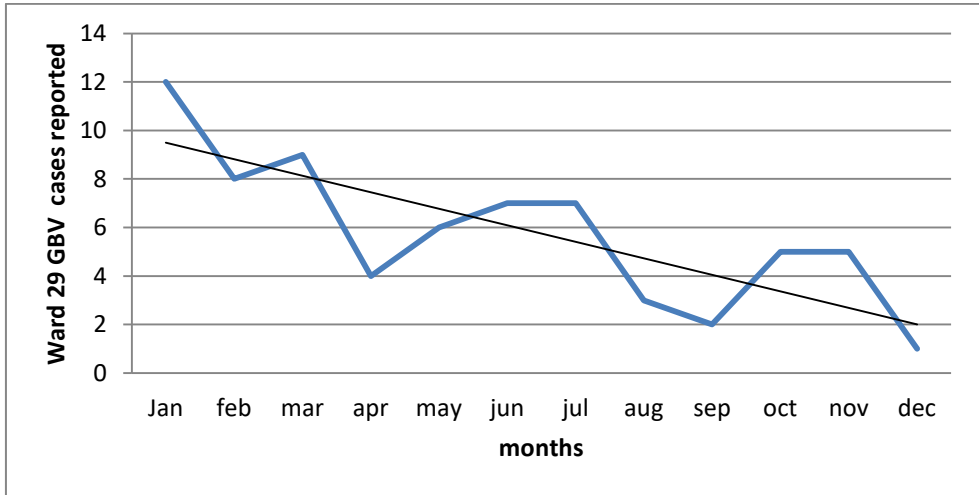
**Table 4. 3 Role of development stakeholders in domestic violence**

<b>DEVELOPMENT STAKE HOLDERS</b>	<b>ROLE OF STAKEHOLDERS IN DOMESTIC VIOLENCE</b>
VICTIM FRIENDLY UNIT (V.F.U)	Victim Friendly Unit has made efforts in reducing sexual offences and domestic violence cases. The Victim Friendly Unit also assists victims of sexual abuse and domestic violence by offering psycho-social support. To buttress these activities the Victim Friendly Unit has to spearhead 4 awareness campaigns in 2014.
PLAN INTERNATIONAL	Plan international came up with a budget of 2014 Women’s Day Commemoration that is held on 8 March 2014. To buttress this, the organization has also opted to hold community sensitization meetings, awareness campaigns on GBV and ending early child marriages and hosting road shows in the hot spots in Mutoko District.
Z.I.C.H.I.R.E-BC	The organization assisted the MWAGCD through distribution of condoms in an attempt to facilitate negotiation of safe sex. The organization also assists by offering counseling sessions (psycho-social support). It also adopted the concept named H.T.C that is, HIV Testing and Counseling. The organization also carries love and respect sessions and multimedia campaigns. It has established 4 peace committees and has to organize and facilitate 10 ward workshops for 2014
NYAHUNURE COMMUNITY TRUST	The organization is mainly involved in peace building projects. However in collaboration with ACPD it has established book teams at Chipfiko primary school, Rukau secondary school, Kaunye secondary school and Chidara secondary school. These book teams are on children rights thus enhancing children’s voice, participation and protection

M.W.A.G.C.D	The ministry highlighted that it advocates for anti-Domestic violence. To facilitate this, the ministry held 16 days of activism against gender based violence annually. The ministry has to provide 3 workshops on gender provisions of the constitution. A gender-based club is made available in each and every school in the district. Also highlighted was the need for involvement of males in gender awareness campaigns. The Ministry necessitates counseling in communities and income generating activities in communities.
F.A.C.E-ZW	Awareness campaigns that are, Child Abuse, Gender based violence and HIV. The organization also works on issues to do with child protection as it have the Child Protection Policy and it advocates for the rights of children. The organization implemented the SHG approach to rural development.

Apart from information that is obtained from SHGs pertaining to gender based violence, KIs also revealed that stakeholders at District and community level are playing a fundamental role in facilitating the flow of information. Fig 4.6 illustrates the decrease in the prevalence of GBV that is one indicator of rural development.

**Figure 4.6 Oct 2014-Sep 2015 GBV cases reported**



*Source: VFU*

Self Help Groups are also used to convey relevant development concerns to other members. For instance in Hurumutumbu there is the sub committee that attends meetings at the Ministry of Women Affairs Gender and Community Development (MWAGCD) and the other one at the School Development Committee, ward and village level. Self Help Groups are acting as agents for the transformation of rural areas socially. SHGs has also advocated for the donation of textbooks from FACE ZW, Plan international, Childline, Muchi and Jembere.

### **Environment indicators**

Self Help Groups also engage in environmental conversation and awareness. The awareness is mainly on reforestation and afforestation. African Development Bank (2010) pointed out that less than 8% of rural populations have access to electricity. This means that the rural populace relies on wood for fuel. In Hurumutumbu, they also rely on agriculture as a source as income. The Self Help Group members are using charcoal to cure tobacco in an attempt not to destroy carbon sinks. The Brutland commission (1987) reported that every development initiative must take into account environmental concerns. In tandem with the above, Soubbotina (2000) development should be environmentally, economically, and socially sustainable. They also managed to green the agricultural sector using organic manure and conservation agriculture like zero tillage. Water sources are also managed to ensure the upkeep of water resources especially in rivers by creating what they term *mufuku*. This ensures the conservation of water for human and animal consumption.

## **Technological indicators**

The rural areas are perceived to be living in isolation from the global world and lack basic information pertaining recent developments. The adoption of technology in rural communities is quite good. Rural folks have been able to purchase radios, television, mobile phones and installation of solar systems. One respondent make it clear when she said,

*"With all this maturity, I own a phone that I can operate. We are able to purchase radios, TVs and mobile phones. We are now connected to the global village and aware of current issues in the country and world wide. I can now receive remittances from Harare owing to ecocash services. When the market prices are down I can easily confirm that through mobile news."*

Potter (2008) pointed out that mobile phones reduce communication costs, increase labour mobility, and afford enhanced access to banking facilities and information on market prices. Technological advancement has greatly contributed to conveniences of micro businesses as businesswomen are not selling their produces to flooded markets but rather find alternatives. The use of hi-tech tools such as computers, internet connected mobile phones reduce costs of communication and do away with geographical borders (Poku and Vlosky, 2010). This reflects that communication technology has availed information that was not previously accessed by rural communities. The World Bank (1996) maintains that contemporary technologies advance access to a wide range of information, training, research, and educational services.

## **Financial Indicators**

Micro finance institutions are not able to reach the poorest in the rural areas. Institutions in Mutoko like F M C, Micro Plan and Tottengram have difficulties in accessing rural areas but

rather operate in growth points. But owing to Self Help Groups income is boosted. SHGs put most of their members with at least dollar a day. Groups such as Rujeko has a net savings of US\$2 392, principal repaid of US\$8938, loans of 13 410 and interest repaid of US\$1 510. Kuwadzana has savings of US\$1885, loans of US\$13 976, principal repaid of US\$987 and interest repaid of US\$1 519. Kushinga has a net savings of US\$ 2 553, loans of US\$ 17 846, principal repaid of US\$15 942 and interest repaid of US\$ 2 778 as of end of August 2015. Self Help Group members have been able to get a net income of between US\$120-\$160 per month. Each member has to save at least US\$ 5 access to a loan package of about US\$670 up to US\$1 170 for the 3 interviewed groups. Access to credit has been another benefit brought about by the emergence of SHGs. High interest rates offered by banks often discourages the poor from borrowing. Another respondent likened SHGs to a bank but pointed out the differences on the interest rate paid to each institution. Rutherford (2001) pointed out services for the poor that focus on savings reduce the vulnerability of the poor by giving them the ability to build up their capital. What makes these groups sustainable is membership fee, loan interest, donations and fine and social work.

From the above analysis, the findings from the research revealed that Self Help Groups promote rural development and reduce rural poverty. The reasons being that, Children are now being send to school with minimum cases of non payment of school fees, access to credit without a pay slip, engagement of women in income generating projects, conservation of the environment, purchase of food and non food items, reduction of early child marriages, life skills training and starting micro enterprises. Community needs are also provided for owing to the up gradation of Self Help Groups to a Cluster Level Association. 34 respondents all pointed



out that Self Help Group are an avenue to rural development saying that it benefit all family members and that men and children are supporting this approach socially, economically and financially. All of these work collectively to facilitate rural development because Self Help Groups assist rural people to do what they can not do alone. Chambers (1983) buttressed that rural development facilitates deprived rural women and men gain for themselves and their children more of what they require and want.

#### **4.6 Challenges Faced by Self Help Groups**

The challenges cited which is faced by most women is failure to repay loans on the stipulated time for the borrowers. Some of the borrowers absent themselves when the time for repayment approaches. The respondents labeled these as good for clamoring for loans and bad at credit management hence creating a bad name in the group.

The other challenge is limited markets for their products. Given that the rural community under study is composed of households that are scattered; the business women find it difficult in market linkages because of long distances to nearby households. This simply means that rural markets are limited.

Some women find it difficult in venturing in lucrative businesses. Self Help Group members sometimes neglect each other in times of economic and social hardships. Profits may come well after the stipulated time for loan repayment has passed.

The other challenge that has confronted most group members is that savings are affected owing to the fact that money is seasonal. Self Help Group members confessed that after harvesting, they have adequate income to save and do investments in order to ensure capital accumulation.

During the other seasons cash is difficult to generate even through doing micro businesses because rural residents have difficulties in accessing cash.

Water shortages have also affected the operation of SHGs in rural communities. Climate change is also a major driving force distressing SHGs. One respondent pointed out that,

*“Agriculture is the backbone of income and households security in rural communities. Because of water stress income is difficult to generate because of insufficient rainfall.”*

Water shortages have affected women to engage in viable income generating projects like poultry production which requires sufficient water for consumption.

Illiteracy peculiar to other members of the group is also noted among the major challenges facing some women in SHGs. Cash books are difficult to understand. This has affected the usual operation of SHGs like leadership rotation.

#### **4.7 Chapter Summary**

The major thrust of this chapter was presentation and analysis of research findings. The chapter managed to reveal the impact or development implications that are brought by through the adoption of the Self Help Group approach. The chapter gives the economic, educational, technological, financial and environmental benefits that the approach brings. Challenges faced by women are also highlighted.

## **CHAPTER FIVE: SUMMARY, RECOMMENDATIONS AND CONCLUSION**

### **5.0 Introduction**

The principal concern of this research was to explore the role of SHGs in facilitating rural development. Main ideas and facts that were generated from the previous chapters are summarized in this chapter. The chapter also encompassed research findings. It also provides for a set of recommendations that the research has planned to cover the gaps identified from this research.

### **5.1 Summary of the major findings**

- Self Help groups are composed of 15-20 poor women of the same socio-economic background.
- Poverty in rural communities, need to access credit, need for women empowerment, ensuring savings and educating the children are perceived as the push factors for joining SHGs.
- In terms of education women benefit through awareness raising in the group, children benefit as they are send to school with proper uniforms and educational provisions while the community benefit from the resources like cement, bricks, doors and labour from Self Help Groups.
- Economic wise women engage in SMEs and income generating projects owing to joining SHGs.
- Early child marriage rate is decreasing as SHGs play a role in sensitization of rural communities.
- The participation of rural women in development activities is also widened.

- Technological advancement is adopted - specifically mobile telephones- in rural communities.
- Environmental conservation is carried out in Hurumutumbu especially curing tobacco using charcoal, planting gum trees, conservation agriculture like zero tillage, conserving water sources and using organic manure.
- Most women in rural communities have access to credit owing to the emergence of SHGs and a habit of saving is promoted.
- Rural development opportunities generated with SHGs are inclusive of increase in food consumption patterns, poverty reduction, rural micro credit facilities, education of the family, women empowerment, environmental protection, and early child marriages are reduced, low levels of violence, a habit of savings is created and so is investing in micro businesses.
- Loan repayment is the major challenge facing women and the other constraints are seasonality in access to money, illiteracy and climate change.
- Rural people in Hurumutumbu mentioned agriculture as the source of income on faced with climate change so is savings and the operation of SHGs.
- Rural people are aware that they need government support in trying to deal with market linkages, decentralization of services, borehole drilling to contain water and the support of NGOs is a prerequisite for the sustainability of the SHG approach.
- Based on these findings the majority of respondents confirmed that SHGs are a cure all solution to rural development.
- The first and third assumptions tallied with the research findings but the second assumption was not well-suited as the integration of the groups is difficult to manage as

men and women has diverse social understanding and mutual trust hence the feature of homogeneity is compromised though it is a major element underpinning SHGs

## **5.2 Recommendations**

- The SHG approach is new and showing promising results for the development of rural areas in Zimbabwe. It is recommended for SHGs to make every individual know the prescriptions of the constitution of each Self Help Group. The problems that SHG members encounter be obliged to and resolved in order to foster sustainable rural development.
- The support from the top leadership, especially directors, is needed in the community for them to realize that the approach has a backing.
- Loan graduation programmes are crucial as they would over time enhance women's ability to acquire and repay large amount of loans which are cheaper to manage. Since the group members have no collateral security it is crucial to use the principle of peer pressure and solidarity to ensure loan repayment. This principle is necessary as they allow the borrower to diligently source income that she has borrowed together with the interest.
- Illiteracy is a major challenge facing rural communities. It is necessary to intensify educating rural areas on issues pertaining to rural development. Community facilitators play a role in imparting knowledge to and the formation of new Self Help Groups. The registers need to be maintained by literate book keepers. Apart from that, periodic visits to the groups for giving training and financial records keeping and conducting

awareness programme on latest developments are necessary for addressing illiteracy levels.

- The other recommendation goes to capacitating and strengthening SHGs so as to ensure sustainability. These include life skills training, market research and businesses ideas to women. Action must be taken into account to encourage a spirit of entrepreneurship among rural women in order to ensure income is prevalent in rural areas. Income generating activities are also a necessary endeavor to ensure circulation of money among rural areas. Life skill trainings like fashion design, dress design, pottery making, beauty parlor, market gardening and tailoring play a significant role in ensuring generation of income and development of common brands.
- In addition to this it is important to solve the issues surrounding inadequate market by identification of dealers or sales persons. The intervention of the government is also considered necessary to sustain the marketing of Self Help Groups activities. Saving regularly is a method that can be utilized in dealing with nonpayers. Saving and monitoring group activities are the important characteristics of Self Help Groups.
- Stringent measures are necessary to ensure that the loan defaulters pay credit as per stipulated time. It should be a constitutional provision to take measures to defaulters or those who find it difficult to pay back loans. These include reporting issues to the relevant ministry and the help of the implementing partner.
- Seasonality is a major issue when it comes to circulation of cash. Immediately after harvest there is plenty of cash to do the savings. SHGs find it difficult to generate in non agricultural season .The SHGs has to utilize that opportunity when cash is available

and increase the amount their savings and interest rate. But when cash is difficult to generate it is feasible to reduce their savings and interest rate.

- Institutions in Zimbabwe and the government must persist to support additional development initiatives and so is poverty reduction. The SHG approach is very efficient in terms of small-scale poverty alleviation and development in communities. The Zimbabwean government must keep on investing in rural economies. Infrastructure development in rural areas is also indispensable in promoting rural growth. This consequently will decrease transport expenses, improve market efficiency and provide the rural populace with accessibility to bigger markets and financial institutions.
- Based on these findings, it can be recommended that various organizations be involved in microfinance and closely examine credit management by the SHG members. These institutions must inspire them to use for productive purposes for sustained income which may lead them to contain their own bank accounts for savings.

### **5.3 Conclusions**

The impact of Self Help Groups in facilitating rural development was the research topic. The research first looks at the background to the study which gives the history where the research emanated from, a statement of the problem, research objectives and questions which guided the research, assumptions of the study, justification the study, research limitations, delimitation of the study, significance of the study and conceptualisation of major terms. A review of the related literature and the existing gaps that the scholarship did not manage to cover was also presented. The first fold of the study gave an insight of the nature and operation of Self Help Groups, the second encompass the contribution of SHGs as tools for rural development, and the third take in the challenges faced by the SHG approach. Research methodology that the

researcher utilised to gather data was presented. The researcher applied both qualitative and quantitative research to generate data from the area of study. This is so because the research methods complement each other. Data collection instruments that the researcher employed inclusive of questionnaires and interviews was discussed. The researcher also clarified the sampling size, probability and non probability sampling techniques employed to come up with a target population and maintain bias. Apart from that the researcher also presented the ethical considerations that ought to be adhered to in an attempt to generate data from the area of study. An analysis and presentation of data that was obtained from the field work carried out by the researcher was also presented. The researcher goes on to offer the response rate that he acquired. Data was presented prior to research questions or objectives. The researcher used tables, charts, pictures and narrations to ensure flowing presentation of data. The researcher lastly provides conclusions, offering a comprehensive summary of the research findings and a set of recommendations. The study reveals that NGOs are playing a pivotal role in the field of rural development as they come to complement the efforts of the government. Rural development was thus defined as collective efforts of the government, NGOs and the rural communities to facilitate the up gradation of social, economic and environmental status of rural poor households.



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APPENDIX 1: **Image 1** Roadrunner project in *Hurumutumbu* community



## APPENDIX 2: RESEARCH QUESTIONNAIRE

### Questionnaire

My name is Perfect Pawandiwa a Bachelor of Arts in Development studies student at **Midlands State University** conducting a study on, “**The impact of Self Help Groups in facilitating rural development: Case study of Hurumutumbu rural community, Mutoko Ward 29.**”

Your community has been selected to participate in this important exercise. You are therefore kindly asked to answer the following questions. The information you provide will be treated confidentially and is used for academic purposes only. I do kindly ask you to help me enrich this research by participating in answering this questionnaire.

#### Section A: Demographic data

- a) Which age group would you belong?  
18-25 [ ]    26-35 [ ]    36-45 [ ]    46-55 [ ]    56 and above [ ]
- b) Sex  
Female [ ]                  Male [ ]
- c) Marital status  
Single [ ]    Married [ ]    Divorced [ ]    Widowed [ ]
- d) Levels of education reached  
Primary [ ]    ZJC [ ]    Ordinary level [ ]    Advanced level [ ]    Tertiary level [ ]

#### SECTION B

1. What is the membership of Self Help Groups and why?

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2. How do Self Help Groups operate?

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.....

3. Why did you join Self Help Groups?

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.....

4. How do the following sectors benefit from the emergence of Self Help Groups?

- i. Educational.....  
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- .....  
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- ii. Economical.....  
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.....  
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- iii. Social.....  
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- iv. Technological.....  
.....  
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.....
- v. Environmental.....  
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- vi. Financial.....  
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.....

5. How do Self Help Groups reduce rural poverty?

- i.....
- ii.....
- iii.....
- iv.....

6. How do Self Help Groups promote rural development?

- i.....
- ii.....
- iii.....

iv.....  
7. What problems do Self Help Groups face?

i.....

ii.....

iii.....

iv.....

8. What do you think must be done to address challenges facing SHGs and promote sustainability?

i.....

ii.....

iii.....

iv.....

**SECTION C**

1. How many people make up each Self Help Group?

1-10[ ]                      10-20[ ]                      20-30[ ]

2. Who finance Self Help Groups?

NGOs [ ]   Banks [ ]   Government [ ]   Self Help Groups [ ]

3. Does the approach benefit men and children?

Men only [ ]   Children only [ ]   Women only [ ]   All family members [ ]

4. Do men and children support the approach?

Yes [ ]                      No [ ]

**[THANK YOU]**

### **APPENDIX 3: INTERVIEW GUIDE**

1. How significant are SHGs in promoting rural development?
2. Is the approach relevant in decreasing the rate of domestic violence and why?
3. What is the rate of domestic violence in Mutoko?
4. Does the SHGA enhance women's participation in IGAs?
5. What are the IGAs engaged by women in rural communities?
6. How relevant is this intervention in necessitating rural development?
7. What are the indicators of rural development in ward 21?
8. What is the MWAGACD doing to support the SHGA?
9. What are the challenges facing the SHG approach?