

**African Journal of Sociology, Psychology and Rural Studies  
(AJOSPRS)**  
ISSN 3049-9593 (Print) ISSN 3049-9607 (Online)  
formerly African Journal of Sociological and Psychological Studies  
(AJOSAPS)  
E-ISSN 2752-6585 (Online); ISSN 2752-6577 (Print)  
Indexed by IBSS, SABINET and EBSCO  
Volume 4, Number 2, December 2024  
Pp 133-151

## **Poverty alleviation and empowerment of rural women through self-help groups: Case of Shurugwi District, Zimbabwe**

DOI: <https://doi.org/10.31920/2752-6585/2024/v4n2a7>

**Smart Mhembwe**

*Research Fellow, Midlands State University Gender Institute,  
P. Bag 9055 Gweru, Zimbabwe  
mhembwes@staff.msu.ac.zw  
ORCID- 0000-0001-5668-4542*



**John Ntema**

*Professor, Department of Development Studies, Pretoria,  
University of South Africa, South Africa  
ntemalj@unisa.ac.za*

---

### **Abstract**

Rural women in different parts of the world, especially in developing countries, continue to face several socio-economic challenges. Against the backdrop of various global, regional, and national efforts to alleviate poverty and to empower women, this qualitative study documents how self-help groups are utilised as tools to alleviate the growing rate of poverty and to promote sustainable empowerment amongst rural women. Utilising a case study design, data was collected through focus group discussions and in-depth interviews. The findings of the research revealed that the majority of rural women utilise self-help groups as sustainable drivers of socio-economic change particularly in promoting self-empowerment, food security and employment opportunities. The study further notes that, the majority of rural women mobilised in self-help

groups attain the desired livelihood outcomes despite some notable challenges that they encounter in operating their projects.

**Keywords:** *rural livelihoods, poverty alleviation, empowerment, developing countries, participation.*

## **Background**

Rural women in Zimbabwe, just like elsewhere in the global south, continue to experience noticeable inequitable access to capital, land, skills development and technology as opposed to their male counterparts. This historical inequality in global south is ascribed to the nature of the patriarchal society confronting most women. The situation in Zimbabwe has further been exacerbated by socio-economic and political instability that resulted in the loss of livelihoods and increased poverty, particularly amongst women living in rural areas (Mhlanga & Ndlovu, 2021). High levels of inequitable access to means of production has led most women living in rural areas to experience unprecedented levels of poverty despite several initiatives aimed at alleviating it by both Non-governmental organisations (NGOs) and the government (Mazingi & Kamidza, 2011). Self-help groups are amongst some of the initiatives identified as having the potential to uplift the welfare status of poor women in less developed countries, and if fully embraced, they have the capacity to sustainably alleviate poverty and empower women (Bonia, 2019; Rajeev et al., 2020). This is in view of how self-help groups can better facilitate plans by governments in the global south to achieve sustainable development goals (SDGs) namely; goal 1 which focuses on no poverty, goal 2 on zero hunger, goal 5 on achieving gender equality and empowering all women, goal 8 on inclusive economic growth and goal 10 on reducing inequality (Al-Kubati & Selvaratnam, 2021).

Research done in the developing countries show how self-help groups created platforms where rural women collectively come together to find solutions to their social, economic and political challenges (de Hoop & Tripathi, 2020; Mpfu et al., 2019). Available evidence further shows that, self-help groups have been turned into dominant paradigms used in rural development where women participation resulted in

improved socio-economic wellbeing (Al-Kubati & Selvaratnam, 2021; Hoffmann et al., 2021; Nichols, 2021).

In the Zimbabwean context, rural women's self-help groups are used as an intervention strategy to alleviate poverty, unemployment and bridge the funding gaps created by the formal banking sector (Mbiro & Ndlovu, 2021; Mpofu et al., 2019). Self-help groups are also identified as an entry point for community development programmes that encompass issues of literacy, health and family planning initiatives, among a wide array of other development issues (Mbiro & Ndlovu, 2021). As such, several NGOs strategically use self-help groups as an entry point for wider social and political mobilisation of women around gender issues.

In light of this background, the paper contributes to the evidence base through a qualitative analysis of the role played by women's self-help groups as development platforms, both in poverty alleviation and women empowerment amongst rural communities in Zimbabwe. Most studies in Zimbabwe have to a large extent provided an analysis of the levels of participation of women in various socio-economic activities across different sectors. However, what has not been adequately investigated is how self-help groups could be converted into possible sustainable livelihoods strategies and tools to alleviate the growing rate of poverty and to promote sustainable women empowerment. Thus, this paper addresses the primary research objective on the role of self-help groups as a tool for empowerment and poverty alleviation amongst rural women.

### **Conceptualisation of terms**

The following key concepts are fully defined: self-help group, women empowerment and poverty alleviation.

#### ***Self-help group***

For the purposes of this study, a self-help group is considered as a small voluntary association formed by people sharing common characteristics who organise themselves into a group so as to provide support for each other (Bonia, 2019; Desai et al., 2023; Mpofu et al., 2019). Al-Kubati & Selvaratnam (2021) further illustrate that, a self-help group is a small informal group of up to twenty homogenous members with respect to social and economic background who come together voluntarily especially to promote saving habits and manage resources for the benefit of all members.

### ***Women empowerment***

Women empowerment constitutes multiple facets that cannot be directly observed or measured. These facets include aspects such as enhanced awareness, and increased access to resources of economic, social and political dynamics (Jena & Patro 2016; Roy et al., 2018). Al-Kubati & Selvaratnam (2021), note that, women empowerment is a process through which constraints that reduce women's ability to pursue their own interests are either reduced or removed. Thus, women empowerment can be looked at as a participatory process through self-help groups in which women's ability to improve their employment status, ownership of property, level of education and their decision-making autonomy in the affairs of both their households and the community at large is facilitated (Al-Kubati & Selvaratnam, 2021).

### ***Poverty alleviation***

The concept of '*poverty alleviation*' is defined as a set of measures (ethical, social, political and economic) intended to permanently address the root causes of poverty and to lift people out of poverty (Sunderlin et al., 2004). This implies that poverty alleviation aims at lessening the deprivation of wellbeing through improving the quality of life for people. This is achieved through the provision of basic needs and ensuring that the poor access productive resources including credit, education and training (Al-Kubati & Selvaratnam, 2021; Mbiro & Ndlovu, 2021).

### **Conceptualisation of women's self-help groups**

Desai et al. (2023), note that women's self-help groups are a widely implemented and researched development intervention especially in the developing world of Africa and South Asia given the crucial role they play in advancing women's economic participation, environmental activism and reproductive rights. However, women's self-help groups come in various forms and they function differently across, and within settings as defined by their characteristics and chief among them being their purpose, membership criteria and their primary activities (Desai et al., 2023). Desai et al. (2023), further note that women's groups are found in various forms where women are either the only members or the

majority of members. Examples include; informal cultural groups, financial self-help groups, adolescent or young mother's groups, community mobilisation groups and producers' collectives amongst many others (Desai et al., 2023).

Furthermore, self-help groups are also viewed as livelihood based as they are undertaken in different income-generating projects that have a bearing on improving people's living standards (Al-Kubati & Selvaratnam, 2021; Siambombe & Isaac, 2018). In South Asia, particularly in countries such as Bangladesh, Sri-Lanka, Afghanistan and India, the establishment of women self-help groups has mainly been facilitated by external agencies such as governments, international donors and development banks to provide low cost credit to the poor (Hoffmann et al., 2021). Unlike in Asia, most women self-help groups in Africa are autonomous informal community based entities whose main focus is at collective risk pooling of financial resources without any government interventions and linkages to formal financial institutions (Desai et al., 2023; Hoffmann et al., 2021).

Women's self-help groups across the globe have integrated programs, and that they also engage in a variety of activities despite them being organised around savings and credit activities meant to economically empower especially poor rural women (Mpofu et al., 2019; Mbiro & Ndlovu, 2021). In Uganda, most women's groups engage in a combination of activities that include both livelihood and health initiatives in addition to savings and credit activities (Desai et al., 2023). This highlights that, women self-help groups are mainly formed for the purpose of solving member's common problems (Bonia, 2019; Mbiro & Ndlovu, 2021).

### ***Self-help groups as drivers of poverty alleviation and women empowerment in the global south***

Women who participate in self-help groups often engage in activities where they contribute monthly subscriptions as part of their savings from which they later borrow to either start or develop micro-enterprises as individual members and or, as a collective (Mbiro & Ndlovu, 2021; Siambombe & Isaac, 2018). Rural women often utilise funds from their savings activities to promote investments that generate income such as chicken rearing, piggery, cattle fattening and gardening among other projects (Mbiro & Ndlovu, 2021). Thus, women's self-help groups in the developing context often engage in economic activities that help in promoting rural entrepreneurship from which they earn extra income for

their households. In India for example, members of self-help groups under the JEEViKA program in the state of Bihar earned income through production of protective materials during the COVID-19 lockdowns (World Bank, 2020). India's JEEViKA programme is considered the largest state-level programme that exclusively work with women from poor rural families organised into self-help groups (Hoffmann et al., 2021). de Hoop & Tripathi (2020), further note that, the JEEViKA self-help group programme in Bihar had the net effect of lowering high interest rates charged by informal money lenders due to low demand for informal credit by poor women as they relied on their group savings for credit.

Women's self-help groups also bring innovative solutions that go beyond microfinance as they encompass other development challenges that include education, training, health, and grass root political participation among others (Al-Kubati & Selvaratnam, 2021; Rajeev et al., 2020). Thus, women who participate in self-help groups stand to gain other non-economic benefits derived from their participation, and these include improved self-confidence and social status (Rajeev et al., 2020). Through leadership roles within self-help groups, the members' ability and confidence to freely express their views are improved (Al-Kubati & Selvaratnam, 2021). This portrays that, self-help groups have the capacity to promote complex aspects of development that contribute to member's capacity and wellbeing especially on aspects such as leadership, self-realisation, confidence and decision making (Al-Kubati & Selvaratnam, 2021; Mbiro & Ndlovu, 2021).

Self-help groups are also appropriate entities that advocate for social capital and social networking needed to build confidence and capacity, especially among women in rural areas who usually lack networks (Siambombe & Isaac, 2018; Nichols, 2021). As such, women's participation in self-help groups assist in building networks of solidarity among members which provide support in times of need (Nichols, 2021). Furthermore, through collective efforts within self-help groups, rural women have made a net positive impact on improved food security, coupled with an increase in dietary diversity and improvements in the nutritional status for their households (Mbiro & Ndlovu, 2021; Hoffmann et al., 2021).

Additionally, marginalised rural women's participation in self-help groups facilitate modest economic improvements for their households through income earned from self-employment opportunities (Al-Kubati & Selvaratnam, 2021; Mpofu et al., 2019). de Hoop & Tripathi (2020), argue that, economic self-help groups are a promising approach to achieve positive effects on women empowerment given that, participation in such entities enables women to exert control over economic resources. This also aid their decision making powers something that is beneficial to the wellbeing of the family (Hoffmann et al., 2021; Mbiro & Ndlovu, 2021).

Literature further notes the positive contribution of self-help groups towards human development especially through regular meetings, trainings, and civic participation where new opportunities are unveiled for women to access information on their rights, health, nutrition and family planning. (Al-Kubati & Selvaratnam, 2021; World Bank, 2020). This reflects that, participation in self-help groups provides a platform for information exchange on social, cultural and economic issues of common interest to the members (Siambombe & Isaac, 2018).

### ***Challenges faced by women's self-help groups in developing countries***

Notwithstanding the significant role played by self-help groups across various sectors in helping improve the livelihoods and circumstances of the poor masses particularly women in rural communities, the operations of these groups are not without challenges and criticism. Nichols (2021), argues that, self-help groups tend to promote social exclusion based on one's wealth and education. For example, the Indian experience for the implementation of self-help groups attest to social differentiation in that, it is mostly the marginalised members of the community who are often deprived of opportunities to participate in self-help group activities as they lack both the assets to start entrepreneurial activities and awareness of their rights (Al-Kubati & Selvaratnam, 2021; Nichols, 2021).

Furthermore, it has been argued that women self-help groups actually underestimate difficulties of the extremely poor people to devote time for collective action initiatives such as self-help groups (Nichols, 2021). Al-Kubati & Selvaratnam (2021) add that, self-help groups avail a new set of responsibilities to women that add to their daily work thereby increasing their work burden. This however affect their meaningful participation in self-help group's activities especially when such women lack support from their households (Jena & Patro, 2016). The scenario is

worsened in patriarchal societies where women's autonomy and physical mobility are often restricted (Al-Kubati & Selvaratnam, 2021).

Most women's self-help groups in the developing context are also associated with low increment in member's income due to limited economic activities with high income generation considering that most groups engage in micro-entrepreneurial activities. Furthermore, high and unaffordable monthly subscriptions charged by the groups also poses a threat to the sustainability of most self-help groups as this results in some members failing to meet their monthly obligations (Kiprop & Ngetich, 2018). This is largely attributed to the fact that, the majority of the rural poor lack a fixed monthly income as they survive on diverse livelihood strategies that include vending and other piecemeal domestic jobs. Additionally, failure to access external competitive markets drives some self-help groups to resort to convenient local markets that normally comprise of informal local businesses and ordinary community members who are known for their low demand and inability to afford market related prices (Bonia, 2019; Tom & Munemo, 2019).

### **Study Area**

The study was carried out in the rural wards of Shurugwi District which is located in the Midlands Province and is one of the eight districts in the Province. The major land uses in Shurugwi District consists of mining and agriculture. For agriculture, the dominant agriculture practices are largely subsistence crop and livestock farming while for mining, chrome, gold and platinum are the dominant minerals mined in the district (Mhembwe & Dube, 2017). There is a high rate of unemployment in Shurugwi District. Although unemployment and poverty in this rural community affects every single community member, women are the hardest hit by unemployment. Subsequent to high unemployment rate, poverty and vulnerable livelihoods, most rural women were left with no option but to establish self-help groups as vehicles for poverty alleviation and empowerment.

### ***Research methodology***

The researcher employed a case study research design which is a qualitative research method. The case study design was employed by the



researcher to explore the extent to which women's self-help groups in rural areas are a sustainable tool for poverty alleviation and empowerment. The researcher utilised in-depth interviews for key informants and focus group discussions for members of women's self-help groups in Shurugwi District to explore how self-help groups are sustainable tools for poverty alleviation and empowerment of women. Purposive sampling technique was used to select the participants of the study and the study area. Six wards namely ward 10, 11, 13, 16, 18 and 19 were purposively selected after the realisation that they have a number of women self-help groups undertaking mostly diversified small-scale economic activities. The researcher purposively self-selected nine women's self-help groups to participate in focus group discussions. The researcher also conducted 12 in-depth interviews with key informants that encompass ward councillors and government personnel. The researcher employed thematic analysis of the qualitative data gathered during in-depth interviews and focus group discussions. Such analysis was preceded by transcription of all sets of qualitative data collected and this was followed by the process of data coding. After coding, the themes that emerged from the analysis are presented below.

## **Results and discussion**

This section presents women operating in self-help groups' and various other local stakeholders' perceptions on how self-help groups are drivers of poverty alleviation and women empowerment in rural Shurugwi District. The activities of nine women's self-help groups are critically analysed. The profiles of the groups that participated in the study are shown in Table 1.

**Table 1: Profiles of women's self-help groups that participated in the study**

<b>Name of Group</b>	<b>Ward</b>	<b>Membership at inception of the group</b>	<b>Current group Membership</b>
Group 1-Rasha self-help group	10	13	10
Group 2-Pepukai self-help group	19	7	13
Group 3-Bethel self-help group	18	27	22
Group 4-Kushinga self-help group	16	5	22
Group 5-Beef Distributors self-help group	16	10	7
Group 6-Kubatana self-help group	11	11	16

Group 7-Matondo self-help group	13	24	24
Group 8-Chingegomo self-help group	13	25	20
Group 9-Chingunduma self-help group	11	28	28

Source: Field visits

Several attributes about women’s self-help groups in Shurugwi District are worth noting. The study found that all the groups that participated in the study are largely informal groups as they are not registered. Membership for self-help groups that participated in the study was exclusively made up of women. Additionally, eight of these women’s self-help groups had a membership of ten or more serving members (see Table 1). The fluctuations in membership of some groups which recorded a decline in their numbers were mainly attributed to failure by some members to raise the required subscriptions, while for others, it was because of limited time to fully engage in the activities of their groups.

The socio-economic activities undertaken by women’s self-help groups that participated in the study are shown in Table 2 below.

**Table 2: Socio-economic activities of women’s self-help groups in Shurugwi District**

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

Source: Field visits

Table 2 indicates that most women in Shurugwi District preferred to engage in horticulture projects, mainly garden projects. This was followed by savings and lending activities. Horticulture is particularly a popular choice possibly because it is deemed less expensive in terms of capital required. The findings reveal that most women’s self-help groups who operated horticulture projects go beyond domestic consumption

and produce a variety of vegetables and crops for commercial purposes where they sell their commodities to earn income. This confirms studies by Al-Kubati & Selvaratnam, (2021) and Siambombe & Isaac (2018), which established that, self-help groups are livelihood based as they undertake in different income-generating projects that have a bearing on people's living standards.

Data presented in Table 2 also confirms a certain degree of diversification amongst women's self-help groups. Although in a varying degree and scale, at least 6 out of 9 self-help groups studied operated more than one agricultural activity, with some involved in as many as four different agricultural activities. There is, therefore, some high degree of 'diversity' in income-generating agricultural activities amongst women's self-help groups in Shurugwi District. The district also have women's self-help groups that operated grocery clubs where members bought mainly food items in bulk using their monthly contributions which they distributed at their share-out period.

### ***Empowerment through financial inclusion***

The empirical evidence shows how promotion of financial inclusion, through engaging in savings and lending self-help groups resulted in several disadvantaged women accessing funds that they utilised to diversify their livelihoods. Worth noting is that several women from self-help groups managed to invest money they borrowed from their group funds to establish small retail shops, grinding mills and poultry projects. This was confirmed by the councillor of ward 10 who remarked that:

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

Furthermore, findings from the study show that over time, the majority of women in rural communities of Shurugwi District were able to use their savings to purchase valuable assets such as small livestock that included mainly goats and indigenous chickens. In some few cases, other women invested in bigger and more valuable livestock such as cattle. This finding reflects that women living in rural areas in Shurugwi District were empowered to rise beyond patriarchy through owning livestock and other productive assets that they directly control.

### ***Empowerment through capacity building***

Evidence from the study shows that women's self-help groups in Shurugwi District managed to transform themselves from being agencies of income generation to platforms where information and knowledge is generated and shared among members. That is, a number of women groups received trainings from NGOs and government ministries and departments on gender based-violence, sexual reproductive health, entrepreneurship, and crop and livestock production. Such a transition demonstrates women empowerment at community level in that, the majority of women expressed their confidence in making some life choices for their families based on the acquired knowledge and information such as knowing the importance of educating their children. Most women operating in self-help groups were also able to boost their productivity within their projects as a result of acquiring new technical skills and knowledge on farming methods from the Department of Agritex and NGOs' driven capacity building programmes. Confirming this observation, one participant in a focus group discussion remarked that:

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

As argued in literature review, participation in self-help groups provided a basis and platform for information sharing on social, cultural and economic interest amongst other issues to the members (Al-Kubati & Selvaratnam, 2021).

### ***Promotion of food security and employment opportunities***

The research established that participation by poor women in self-help groups has a positive impact on improved food security for their households. Attainment of food security amongst members of self-help groups and broader local community in Shurugwi District is as a result of

increased production in horticulture projects and other income earning activities such as small scale poultry farming and animal husbandry projects. To support this observation, one key informant remarked that:

*...the majority of women in self-help groups can feed their families with some of their produce such as vegetables, eggs and chickens while at the same time they supplement grocery items using proceeds they earned from selling some of their commodities ...* (Agritex officer 3).

At household and community levels, women's self-help group-driven improved food help in alleviating poverty for the majority of poor women who become less reliant on food hand-outs for their survival while the health status of their households was improved. This aligns with the study by Mbiro & Ndlovu (2021) that, through collective efforts and approach within self-help groups, women in rural areas made a positive impact on improved food security and improvements in the nutritional status for their households.

Empirical evidence further shows that a significant number of poor women in rural areas of Shurugwi District used self-help groups as vehicles to create employment opportunities from which they individually and collectively earned sustainable incomes. One key informant reflected on this by saying:

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

This reflects that, through self-help groups, the majority of rural women are in a better position to alleviate poverty as they are now able to earn a decent income from their projects which they also use to pay school fees for their children.

### ***Restoration of personal dignity for poor women***

Rural women in Shurugwi District have managed to regain their social standing and personal dignity through participating in self-help groups. The study's findings show that women's participation in self-help groups boosted their self-esteem and confidence to partake in decision-making processes at all levels. This further earned them respect from the community as they are now able to influence decisions made by community leaders. Narratives by the participants show that, through participating in self-help group's activities, a majority women can

meaning fully participate in decision-making processes within their communities without fear of any form of reprisal from the general community. Confirming this observation are the remarks by councillor of ward 13 who stated that:

*I have noted a number of women in our community from these self-help groups who can now confidently participate and even contribute brilliant ideas and views during the village and ward meetings that I normally conduct with residents in my ward ....*

This reflects that, women participation in public meetings transformed them into community activists who are now recognised for their courage to publicly engage with local leadership structures to influence the shaping of local laws, policies and programmes with a bearing on their livelihoods. Empirical evidence further shows that, most women in self-help groups assumed leadership roles beyond their voluntary structures, to become village secretaries, ward chairpersons and ward health care facilitators. Others were elected into memberships of school development committees with some leading in various capacities within churches and other social organisations. Confirming this, one interviewee remarked:

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

The remarks above show that women's participation in self-help groups is a springboard towards advocating for women leadership in various community-based structures, including possible local political leadership roles. Leadership demonstrated by women in their various self-help groups also influenced and changed the general perception amongst ordinary community members towards women leadership in other community structures.

The study findings further shows how women's participation in self-help groups' projects, has improved their living standards and general welfare from the income they earned. This was achieved through

purchasing amongst others household furniture, kitchen utensils and other household gadgets. Thus, as alluded in literature, women participation in self-help groups goes a long way in enhancing their wealth status leading to the restoration of their personal dignity (Mbiro & Ndlovu, 2021).

### ***Challenges faced by women's self-help groups in Shurugwi District***

It is critical to note that there are inherent shortcomings to the operations of self-help groups despite that they are considered as agencies for poverty alleviation and women empowerment. It is in this context that, this section discusses challenges faced by women's self-help groups in their endeavor to be drivers of women empowerment and poverty alleviation in rural communities of Shurugwi District.

The study established that most women's self-help groups lacked direct access to competitive urban markets to sell their products. The major challenge is their dependency on middlemen when selling their produce as middlemen tend to bargain for far cheaper prices when buying directly from enterprises operated by women so as to maximise profits when re-selling the products. This negatively affected the profit margins of women's self-help groups operating especially agriculture based projects. Additionally, the poor state and general lack of basic infrastructure such as roads, public transport and telecommunication services to bridge the rural-urban divide in remote rural Shurugwi District also presented a challenge for most self-help group projects to have easy and direct access to urban-based markets (Tom & Munemo, 2019). This complication is confirmed by several interviewees. One interviewee complained that:

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

With regard to infrastructure-related challenges, one interviewee noted that:

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

The study also noted that, most women's self-help groups operating agricultural projects in rural areas of Shurugwi District faced the challenge of water scarcity as they relied on traditional water sources that include nearby rivers, wells and community boreholes. This water challenge was further exacerbated as the traditional water sources quickly dried up due to erratic rains received as a result of climate change. Thus, the viability of some women projects were negatively affected because of that. This was revealed by one participant in a focus group who said:

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

The remarks reflect that, without the availability of basic infrastructure such as dams and irrigation infrastructure, these women find it difficult to effectively operate and sustain their agricultural projects.

The study further noted a policy gap in the approach of many external stakeholders towards women's self-help groups in rural communities. That is, most stakeholders including government departments lacked documented policies on these groups. The absence of documented policies by stakeholders led them to engage with women's self-help groups in an ad hoc manner which lacks long term strategies for their sustainability. Thus, such a policy gap is in itself a hindrance for women in rural areas to access formal funding from financial institutions. Additionally, the study established that, where funding is also availed especially by the government, most rural women operating self-help groups hardly access such loans due to the heavy bureaucratic system that is characterised by a lot of red tape.

## **Conclusion and Recommendations**

The paper presented and discussed empirical findings related to major socio-economic activities carried out by self-help groups in their endeavour to alleviate poverty and empower women in rural areas. It has been established that self-help groups are instituted to create income generating opportunities to sustain the livelihoods of poor women as



they promote food security and employment opportunities among other issues. In light of that, the self-help group approach is considered as a critical tool and a platform for poverty alleviation and women empowerment. However, women's self-help groups have managed to alleviate poverty and empower rural women despite some of the challenges they faced in their operations in rural communities of Shurugwi District.

The following are the proposed recommendations to promote the growth and sustainability of women's self-help groups in Zimbabwe;

- The study recommends that, close working relations with local businesses and institutions such as hospitals and boarding schools should be established and enhanced for women's self-help groups. This could avail an opportunity for contractual agreements to supply their products to established businesses and securing a guaranteeing market support to mitigate marketing challenges.
- There is also need for political will and institutional capacity by development partners to implement and monitor pro-women policies and programmes. This will assist in prioritising funding for development projects initiated by women's self-help groups.
- The local authority should ensure that women's self-help groups equally benefit from the Constituency Development Fund where money is allocated to constituencies by the central government. Such funding can address some of the challenges faced by women in rural areas through the drilling boreholes for their projects.

### **Interest statement**

The authors declare that there are no financial or personal relationships that might have inappropriately influenced the writing of this article.

## References

- Al-Kubati, NAA & Selvaratnam, DP, 2021. Empowering women through the self-help group bank linkage programme as a tool for sustainable development: Lessons from India. *Community Development Journal* 58(2), 283-308.
- Bonia, B, 2019. Role of self-help groups (SHGs) in poverty eradication: Special reference with two villages of Lakhimpur District of Assam. *International Journal of Scientific and Technology Research* 8(12), 3283-6.
- De Hoop, T & Tripathi, S, 2020. Empowering women through self-help groups: Evidence of effectiveness, questions of scale. <https://womensgroupevidence.org/empowering-women-through-self-help-groups-evidence-effectiveness-questions-scale> (Accessed 17 September 2023).
- Desai, S, de Hoop, T, Anderson, CL, Barooah, B, Mulyampiti, T, Obuku, E, Prost, A & White, H 2023. Improving evidence on women's groups: A proposed typology and common reporting indicators. *Development in Practice* 33(4), 489-99.
- Hoffmann, V, Rao, V, Surendra, V & Datta, U, 2021. Relief from usury: Impact of self-help group lending program in rural India. *Journal of Development Economics* 148, 1-20.
- Jena, S & Patro, L, 2016. Self-help groups-A key to women empowerment in Baraba, District of Dhenkanal, Odisha. *IJARIIIE2(2)*, 449-55.
- Kiprop, B F & Ngetich, K. 2018. Challenges experienced by women self-help groups in Tinderet sub-County, Nadi county Kenya. *Journal of Humanities and Social Science* 23(6): 50-58.
- Mazingi, L & Kamidza, R, 2011. 'Inequality in Zimbabwe'. <https://www.semanticscholar.org/paper/Inequality-in-Zimbabwe-Mazingi-Kamidza/a956cc0972d68f007c9952372176c1aff7f9dc0> (Accessed 19 July 2021).
- Mbiro, K & Ndlovu, T, 2021. Impact of women's participation on village savings and loan on children's nutritional diversity in rural Chimanimani in Zimbabwe. *Jamba Journal of Disaster Risk Studies* 13(1), 1-8.
- Mhembwe, S & Dube, E, 2017. The role of cooperatives in sustaining the livelihoods of rural communities: The case of rural cooperatives in Shurugwi District, Zimbabwe. *Jamba Journal of Disaster Risk Studies* 9(1), 1-9.

- Mhlanga, D & Ndlovu, E, 2021. Socio-economic and political challenges in Zimbabwe and the development implications for Southern Africa. *Journal of African Foreign Affairs* 8(2), 77-100.
- Mpofu, M, Hove, T & Phuti, F, 2019. Impact of Self-help group projects on women's livelihoods in a peri-urban settlements in Matebeleland, Zimbabwe. *International Journal of Humanities, Arts and Social Studies* 4(1), 37-42.
- Nichols, C, 2021. Self-help groups as platforms for development: The role of social capital. *World Development* 146, 1-12.
- Rajeev, M, Vani, BP & Veerashekhara, 2020. Group lending through an SHG bank linkage programme in India: transaction costs and social benefits, *Development in Practice* 30(2), 168–81.
- Roy, C, Chatterjee, S & Gupta, SD, 2018. Women empowerment index: Construction of a tool to measure rural women empowerment level in India. *International Journal of Management* 17(1), 199-212.
- Siambombe, A & Isaac, I, 2018. Agents of Environmental Sustainability: Field Experiences of Ntengwe for Community Development's Self-Help Groups participating in climate change projects. *Journal of Environmental and Earth Science* 8(7), 9-13.
- Sunderlin, WD, Angelsen, A & Wunder, S, 2004. Forests and poverty alleviation. Center for International Forestry Research, Jakarta, Indonesia.
- Tom, T & Munemo, E. 2019. Social Organisation, Agency and Self-help: Opportunities, Challenges and Prospects for Community Development in Zimbabwe. *American Journal of Humanities and Social Sciences Research* 3(4): 91-96.
- World Bank, 2020. Unleashing the power of women's collectives for rural development in the Indian State of Bihar. <https://www.worldbank.org/en/results/2020/10/16/unleashing-the-power-of-women-collectives-for-rural-development-in-the-indian-state-of-bihar#:~:text=JEEViKA%2C%20Bihar&text=Between%202008%20to%202020%2C%20the,their%20health%20and%20nutrition%20practices> (Accessed 22 September 2023).
- Yntiso, G, 2015. The Self-Help Groups Approach in Ethiopia: Promising Achievements and Formidable Challenges. *Journal of Ethiopian Studies* 48, 33-60.