

Experiences of NGO capacity building on
microfinance:
Zimbabwean life histories

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Abstract

This qualitative study explored poor rural women's experiences of the Internal Savings and Lending (ISaL) scheme promoted by CARE International in Zimbabwe. Data in this interpretivist, life history study were generated through focus group discussions with twelve former and twelve current members of the Tabudirira ISaL group in Ward 10, Masvingo District, followed by in-depth interviews with six former and six current members. The River of Life method proved particularly powerful in generating rich data. In-depth interviews were conducted with CARE staff. Poverty, patriarchy, death and loss, broken families and disrupted childhoods, and also, resilience and perseverance, emerged inductively as significant themes from the participant's life stories through thematic content analysis. The sustainable livelihoods framework (SLF) was used to explore how women's participation in ISaL impacted their livelihoods, whilst communities of practice (CoP) theory helped towards understanding the group's learning processes. The study revealed that women engaged in a variety of activities and strategies, before and after joining ISaL, to improve their livelihoods and livelihood outcomes, including membership in multiple microfinance groups. Access to different capitals was important for the women to benefit from participating in ISaL; participation enhanced capitals, but did not entirely reduce vulnerability. Social capital proved to be critical to the women, who described the group as family, commenting that "we have our own CARE". The women found ways to continue practices of saving and the spirit of togetherness even when members dropped out. There was evidence of reasonable peripheral involvement in the induction of new members by the old members. However, only three of the five stages in the development of a CoP could be discerned. Core to the practice of this group was survival in the face of ongoing shocks and stresses; this is significantly different to the typical craft and organisational practices discussed in much CoP literature. Aligned to this, new powerful

identities became apparent, such as the entrepreneur, the survivor and the ‘sister-in-struggle’. The study proposes a holistic model, combining insights from SLF and CoP, and *Ubuntu*, both for developing microfinance programmes and for assessing such groups. This combination allows for a rich holistic account of lives, livelihoods and learning, providing an inclusive and robust lens for adult education and development studies in community-based and African settings.

Declaration

Submitted in fulfilment of the requirements for the degree of Doctor of Philosophy in Education (Adult Education) University of KwaZulu-Natal, Pietermaritzburg, South Africa.

I, Fezile Ncube, declare that:

1. The research reported in this thesis, except where otherwise indicated, is my original research.
2. This thesis has not been submitted for any degree or examination at any other university.
3. This thesis does not contain other persons' data, pictures, graphs or other information, unless specifically acknowledged as being sourced from other persons.
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Fezile Ncube

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Dr Anne Harley

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If I were asked to make a graphic representation of my PhD journey, it would be one with curves, thorns, rocks, thunderstorms, you name it. At one point I wasn't sure if I would pull through to the end. I pulled through not because I was strong, but because of my supervisor Professor V.M. John and co-supervisor Dr. A. Harley's professional, academic and moral support. I believe the thesis is the best I could make it. If there are any mistakes, it is my fault. I am very grateful.

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Table of Contents

CHAPTER 1:	1
INTRODUCTION TO THE STUDY	1
1.1 INTRODUCTION.....	1
1.2 BACKGROUND.....	2
1.2.1 Microfinance in Zimbabwe	4
1.2.2 CARE International	5
1.3 RATIONALE FOR THE STUDY	6
1.4 Key research questions	8
1.5 THEORETICAL FRAMEWORK	8
1.5.1 Sustainable livelihoods	9
1.5.2 Communities of practice	10
1.6 LOCATION OF THE STUDY	11
1.7 METHODOLOGY	12
1.8 STRUCTURE OF THE THESIS	13
1.9 CHAPTER SUMMARY	14
CHAPTER 2:	16
LITERATURE REVIEW	16
2.1 INTRODUCTION.....	16
2.2 THE STRUCTURE OF THE FINANCIAL SECTOR IN DEVELOPING COUNTRIES	16
2.3 THE MICROFINANCE SECTOR	18
2.4 HISTORY OF MICROFINANCE	19
2.5 PROVIDERS OF MICROFINANCE	21
2.5.1 Community-based microfinance providers	21
2.5.2 Institutional providers	29

2.6	MICROFINANCE IN THE ZIMBABWEAN CONTEXT	33
2.7	WOMEN AND MICROFINANCE	36
2.8	MICROFINANCE TRAINING AND COMMUNITY CAPACITY BUILDING ...	40
2.9	UBUNTU AND THE KEY FEATURES	47
2.9.1	Dimensions of Ubuntu	48
2.10	CHAPTER SUMMARY	51
CHAPTER 3:		53
THEORETICAL FRAMEWORK		53
3.1	INTRODUCTION	53
3.2	THE SUSTAINABLE LIVELIHOODS FRAMEWORK	53
3.2.1	The concept of livelihood and its components	53
3.2.2	The concept of sustainable livelihoods	55
3.2.3	The sustainable livelihoods approach	56
3.2.4	The sustainable livelihood framework	58
3.2.5	Critiques of the sustainable livelihoods approach (SLA)	71
3.2.6	The SLF as a lens of analysis of women's experiences of ISaL	72
3.3	COMMUNITIES OF PRACTICE THEORY	73
3.3.1.	Origins and development of the community of practice theory	73
3.3.2.	Defining communities of practice	75
3.3.3	Stages of development in a community of practice	76
3.3.4	Characteristics of a community of practice	78
3.3.5	Structure of a community of practice	79
3.3.6	Key concepts in community of practice theory	80
3.3.7	Identity development in a community of practice	81
3.3.8	The nature of learning in a community of practice: Legitimate peripheral participation	82
3.3.9	Application of community of practice theory	83
3.3.10	Studies employing community of practice theory	83

3.3.11	Critique of community of practice theory	84
3.3.12	Community of practice theory as an analytical lens of women's experiences of ISaL	85
3.4	CHAPTER SUMMARY	85
CHAPTER 4:		87
RESEARCH DESIGN AND METHODOLOGY		87
4.1	INTRODUCTION.....	87
4.2	AIMS OF THE STUDY.....	87
4.2.1	Key research questions	87
4.3	RESEARCH PARADIGM.....	88
4.3.1	Interpretative paradigm	89
4.3.2	Critical paradigm	90
4.3.3	Why the interpretive paradigm was most suitable for this study.....	92
4.4	RESEARCH STYLE.....	94
4.5	SAMPLING	96
4.6	DATA GENERATION METHODS.....	97
4.6.1	Documentary analysis	98
4.6.2	Interviews with CARE staff.....	98
4.6.3	Community River of Life.....	99
4.6.4	Focus group discussions	100
4.6.5	Individual River of Life	100
4.6.6	Semi-structured interviews	101
4.6.7	Telephonic interviews.....	101
4.7	DATA ANALYSIS	102
4.8	QUALITY OF DATA.....	103
4.8.1	Credibility	103
4.8.2	Transferability	104
4.8.3	Dependability	104

4.8.4	Confirmability	104
4.9	RESEARCHER POSITIONALITY	105
4.10	ETHICAL CONSIDERATIONS	105
4.10.1	Informed consent	105
4.10.2	Absence of risk or harm	105
4.10.3	Anonymity and confidentiality	106
4.10.4	Honesty and trust	106
4.11	LIMITATIONS	107
4.12	CHAPTER SUMMARY	107
CHAPTER 5:		108
RESEARCH CONTEXT		108
5.1	INTRODUCTION.....	108
5.2	WARD 10 VILLAGE 29A, MBILASHABA	108
5.3	THE MICROFINANCE LANDSCAPE IN WARD 10.....	112
5.3.1	Community-based microfinance providers	112
5.3.2	Institutional providers	119
5.4	CARE’S INTERNAL SAVINGS AND LENDING PROGRAMMING	122
5.4.1	A brief history of the CARE model of savings and lending	124
5.4.2	The <i>Mata Masu Durbara</i> methodology	126
5.4.3	Key lessons from the MMD programme	128
5.5	TRAINING IN ISAL/VSLA.....	130
5.5.1	Principles and guidelines of group training	131
5.5.2	Summary of training modules.....	132
5.5.3	Training of Village agents (VA)	133
5.5.4	Training in basic business management	133
5.6	THE ZIMBABWEAN PROGRAMME: <i>KUPFUMA ISHUNGU</i>	134
5.6.1	Project methodology	135
5.7	THE TABUDIRIRA GROUP	140

5.8	CHAPTER SUMMARY	144
CHAPTER 6:		145
LIFE HISTORY PROFILES OF KEY PARTICIPANTS		145
6.1	INTRODUCTION.....	145
6.2	LIFE HISTORIES OF THE WOMEN.....	147
6.2.1	Practising participants	147
6.2.2	Former participants	160
6.3	KEY THEMES EMERGING FROM THE LIVES OF THE WOMEN.....	169
6.3.1	Poverty	169
6.3.2	Patriarchy	172
6.3.3	Broken families	174
6.3.4	Disrupted childhood.....	177
6.3.5	Death and loss	178
6.3.6	Resilience and perseverance	179
6.4	CHAPTER SUMMARY	181
CHAPTER 7:		182
THE IMPACT OF THE ISAL INTERVENTION ON WOMEN’S LIVELIHOODS.....		182
7.1	INTRODUCTION.....	182
7.2	THE SUSTAINABLE LIVELIHOODS FRAMEWORK AS A LENS OF ANALYSIS.....	183
7.3	SLF ANALYSIS OF WOMEN’S LIVELIHOODS PRIOR TO THE ISAL INTERVENTION	186
7.3.1	The vulnerability context prior to the ISaL intervention	186
7.3.2	Livelihood resources prior to the ISaL intervention	188
7.3.3	Transforming structures and processes prior to the ISaL intervention	192
7.3.4	Livelihood activities, portfolios and strategies prior to the ISaL intervention	195
7.3.5	Livelihood outcomes prior to the ISaL intervention.....	205
7.4	SLF ANALYSIS OF WOMEN’S LIVELIHOODS AFTER THE ISAL	

INTERVENTION	206
7.4.1 Vulnerability context during the time of the ISaL intervention.....	206
7.4.2 Transforming structures and processes at the time of the ISaL intervention...	211
7.4.3 Impact of the ISaL on livelihood activities, portfolios and strategies	214
7.4.4 Impact of the ISaL intervention on livelihood resources.....	216
7.4.5 Impact of the ISaL on livelihood outcomes	226
7.4.6 Negative livelihood outcomes.....	230
7.5 LINK BETWEEN THE LITERATURE AND THE STUDY FINDINGS	231
7.6 CHAPTER SUMMARY	237
CHAPTER 8:	239
LEARNING AND PRACTICE FOR NGO-LED MICROFINANCE	239
8.1 INTRODUCTION.....	239
8.2 NON-FORMAL LEARNING.....	239
8.3 INFORMAL LEARNING.....	244
8.4 COMMUNITIES OF PRACTICE THEORY AS APPLIED IN THIS STUDY	245
8.5 STRUCTURE OF COMMUNITIES OF PRACTICE AND THE TABUDIRIRA ISAL	247
8.5.1 The nature of learning in Tabudirira ISaL group.....	249
8.5.2 Power dynamics within the Tabudirira ISaL group.....	255
8.6 FRAMEWORK FOR SOCIAL LEARNING FOR THE TABUDIRIRA ISAL MEMBERS	255
.....	256
8.6.1 Learning as doing: Practice.....	256
8.6.2 Learning as becoming: Identity development.....	259
8.6.3 Learning as experience. Meaning	261
8.6.4 Learning as belonging: Community.....	263
8.7 STAGES IN THE DEVELOPMENT OF COMMUNITIES OF PRACTICE AND ISAL	266

8.8	THE LANDSCAPES OF PRACTICE IN WARD 10	272
8.8.1	Multiple memberships	278
8.8.2	Brokering roles.....	280
8.9	CHAPTER SUMMARY	282
CHAPTER 9:		283
SUMMARY, RECOMMENDATIONS AND CONCLUSION.....		283
9.1	INTRODUCTION.....	283
9.2	CHAPTER ONE: BACKGROUND TO THE STUDY	283
9.3	CHAPTER TWO: LITERATURE REVIEW	284
9.4	HAPTER THREE: THEORETICAL FRAMEWORK.....	284
9.5	CHAPTER FOUR: RESEARCH DESIGN AND METHODOLOGY.....	286
9.6	HAPTER FIVE: RESEARCH CONTEXT	286
9.7	CHAPTER SIX: LIFE HISTORY PROFILES OF KEY PARTICIPANTS	287
9.7.1	Poverty	287
9.7.2	Patriarchy	288
9.7.3	Broken families	288
9.7.4	Death and loss	288
9.7.5	Disrupted childhood.....	288
9.7.6	Resilience and perseverance	288
9.8	CHAPTER SEVEN: THE IMPACT OF ISAL ON WOMEN’S LIVELIHOODS	289
9.9	CHAPTER EIGHT: LEARNING AND PRACTICE FOR NGO-LED MICROFINANCE	290
9.10	RECOMMENDATIONS.....	291
9.10.1	Recommendation 1: Design and implementation of ISaL	291
9.10.2	Recommendation 2: Proposed model for learning for improved access to financial services in the African context.....	294
9.11	CONCLUSION	297
References.....		299

APPENDIX A: ETHICAL CLEARANCE CERTIFICATE	321
APPENDIX B: RESEARCH CONSENT LETTER.....	322
APPENDIX C: GATE KEEPER LETTER CARE.....	323
APPENDIX D: GATE KEEPER PERMISSION LETTER RDC	325
APPENDIX E: INFO & CONSENT LETTER	326
APPENDIX E(i): Draft Consent Letter for Women participating/who participated in the CARE microfinance project.....	327
APPENDIX F: DATA GENERATION TOOLS.....	330
APPENDICE G:LANGUAGE EDITOR’S CERTIFICATE	336

List of Figures

Figure 1: Map showing districts of Masvingo province (Source: Wikipedia).....	11
Figure 2: The financial landscape in developing countries (Rabobank, 2010)	16
Figure 3: Providers of Microfinance (Ledgerwood, 2013, p. 147)	21
Figure 4: Grameen Bank Sixteen Decisions (Holcombe, 1995, p. 1).....	26
Figure 5: Scoones' Sustainable Livelihood Framework (1998, p. 4).....	54
Figure 6: DFID's Sustainable Livelihood Framework, 1999	64
Figure 7: CARE's Sustainable Livelihoods Framework (Krantz, 2001, p. 15)	65
Figure 8: Components of a social theory of learning (Goos, 2014, p. 4).....	71
Figure 9: Stages of Development in a Community of Practice (Wenger, 1998, p. 2)	73
Figure 10: Structure of a Community of Practice (taken from Bolliger et al., 2005, p. 3)	76
Figure 11: Rutherford's Programme design criteria (CARE, 2002, p. 10).....	119
Figure 12: Pictures of the cash box (CARE, 2009, p. 19)	121
Figure 13: Operation of the MMD groups (CARE, 2002, p. 19).....	12824
Figure 14: KI-MFP logo (CARE, 2012, p. 1)	1340
Figure 15: KI-MFP and ISaL coverage in Zimbabwe (CARE, 2012, p. 91)	13733
Figure 16: KI-RMFP methodology CARE, 2002.....	13834
Figure 17: Sibongile Ncube's River of Life	148
Figure 18: Temi Gudo's River of Life	151
Figure 19: Omega Mugadza's River of Life	157
Figure 20: Sonia Siziba's River of Life	164
Figure 21: Rabobank's financial landscape, showing where the women might be placed. ..	168
Figure 22: DFID's Sustainable Livelihood Framework (DFID, 1999).....	180
Figure 23: Livelihood strategies, activities and outcomes	201
Figure 24: Sequencing of access to livelihood resources during participation in ISaL	213
Figure 25: Structure of Tabudirira Community of Practice.....	24743
Figure 26: Framework for learning in Tabudirira Group	25652
Figure 27: Women under the famous Parinari tree.....	2640
Figure 28: Development stages of the Taburidira ISaL. Adapted from Wenger, 1998.....	26763
Figure 29: Microfinance models as part of a landscape of practices in Ward 10	27369
Figure 30: Learning for improved access to financial services in the African context.....	291

List of Tables

<i>Table 1: Categories of NGO MFIs</i>	<i>33</i>
<i>Table 2: Women as a percentage of VSLA members</i>	<i>377</i>
<i>Table 3: Categories of interventions by CARE</i>	<i>66</i>
<i>Table 4: A new model of learning proposed in Lave and Wenger in 1991</i>	<i>740</i>
<i>Table 5: Comparison of three research paradigms</i>	<i>87</i>
<i>Table 6: Practising participants</i>	<i>93</i>
<i>Table 7: Former participants.....</i>	<i>93</i>
<i>Table 8: Data analysis process.....</i>	<i>98</i>
<i>Table 9: Summary of events since the establishment of Ward 10.....</i>	<i>11006</i>
<i>Table 10: Example of a record for daily savings.....</i>	<i>1140</i>
<i>Table 11: Example of Fund development form.....</i>	<i>1240</i>
<i>Table 12: Comparison of original model and KI model adopted in Zimbabwe</i>	<i>139</i>
<i>Table 13: Tabudirira Group members (practising and former).....</i>	<i>1451</i>
<i>Table 14: Practising participants</i>	<i>1473</i>
<i>Table 15: Former participants.....</i>	<i>160</i>
<i>Table 16: Impact of context on livelihood resources</i>	<i>186</i>
<i>Table 17: Impact of context on access to livelihood resources</i>	<i>20804</i>
<i>Table 18: Livelihood activities before and after the ISaL intervention</i>	<i>2140</i>
<i>Table 19: A new model of learning proposed in Lave and Wenger in 1991</i>	<i>246</i>

List of Acronyms and Abbreviations

ACCION	Americans for Community Cooperation in other Nations
AIDS	Acquired Immune Deficiency Syndrome
ARV	Antiretroviral therapy
ASAP	A Self-help Assistance Programme
ASCA	Accumulating Savings and Credit Association
CADEC	Catholic Development Commission
CARE	Cooperative for Assistance and Relief Everywhere
CBTs	Community based trainers
CoP	Community of practice
CRS	Catholic Relief Services
CUPHT	Chitungwiza Utano Public Health
DFID	Department for International Development
FGD	Focus Group Discussion
FINCA	Foundation for International Community Assistance
HIV	Human Immunodeficiency Virus
IGP	Income generating projects
ISaL	International Savings and Lending
KI	<i>Kupfuma Ishungu</i>
KI-RMFP	<i>Kupfuma Ishungu</i> Rural Microfinance Project
MFI	Microfinance institution
MMD	<i>Mata Masu Durbara</i>
NGO	Non-governmental organisations
OECD	Organisation for Economic Cooperation and Development
PIP	Policies, Institutions and Processes
POSB	Post Office Savings Bank
ROSCA	Rotating Savings and Credit Associations
SACCOS	Savings and Credit Cooperatives
SCDC	Scottish Community Development Centre
SDGs	Sustainable Development Goals
SDM	Savings Development Movement

SEWA	Self Employed Women's Association
SHDF	Self Help Development Foundation
SIDA	Swedish International Development Cooperation Agency
SILC	Savings and Internal Lending Communities
SL	Sustainable livelihoods
SLA	Sustainable livelihoods approach
SLF	Sustainable livelihoods framework
TA	Technical Advisor
UN	United Nations
UNDP	United Nations Development Programme
UNIFEM	United Nations Fund for Women
VA	Village agent
VSLA	Village Savings and Lending Associations
WAG	Women Action Group
WCED	World Commission on Environment and Development
ZCC	Zion Christian Church
ZMF	Zimbabwe Microfinance Fund
ZOA	Zionist Organisation of America
ZWB	Zimbabwe Women's Bureau

CHAPTER 1:

INTRODUCTION TO THE STUDY

1.1 INTRODUCTION

When I decided to do doctoral studies, I was working in my country, Zimbabwe, as an economic strengthening consultant for an Irish donor, Trocaire. My work was to support programme partners to build their capacity to deliver and measure economic strengthening initiatives for people living with HIV. It involved carrying out needs assessments and doing pre-testing with partners and support groups of people living with HIV and AIDS. During the assessment I learnt that all the participants had undergone some form of training in Internal Savings and Lending (ISaL) and income generation. However, the assessments also revealed that the communities did not continue with the activities for long once the non-governmental organisations (NGOs) pulled out.

Increasingly, economic empowerment initiatives – and in particular microfinance – are emphasised as a means for improving livelihoods, decreasing poverty, and increasing sustainability. Microfinance is seen as important in the livelihoods of women in resource-constrained contexts like Zimbabwe, because it allows access not only to financial capital, but also to human and social capital. There has also long been a consensus in the development sector that training and capacity building is one of the key factors for sustainable development; thus, most microfinance projects include some form of capacity building. However, my findings concerned me; hence, I decided to study the experiences of community members of NGOs capacity building in microfinance.

This introductory chapter provides a background to the study, discussing microfinance as a development initiative, and in particular, NGO-led microfinance, within the context of Zimbabwe. I discuss the rationale for the study, explaining why it focuses on a microfinance group set up by CARE International, and present my research questions. The theoretical frameworks for the study, as well as the research design and methodology used to answer my research questions, are briefly discussed. The structure of the remainder of the thesis is outlined at the end of the chapter.

1.2 BACKGROUND

Zimbabwe gained independence in April 1980. Soon after, the Zimbabwean government embarked on an economic empowerment programme in order to support the mostly rural poor (Ameyau, 1997). The programme included the establishment of cooperatives where people were resettled on individual farms to engage in different agricultural activities or participate in income generating schemes. In the latter, the groups were supported with start-up capital and equipment such as sewing machines, grinding mills, oil press machines, and building and carpentry tools. Another form of support was the provision of microcredit to rural entrepreneurs. Training was provided in both technical skills and business management, which is considered best practice in supporting people for economic empowerment according to the Department for International Development (DFID, 2013). However, as with my experience in the Trocaire programme, all these efforts cannot be traced, years after their implementation. Not one of the co-operatives that were formed during that time still exists. The infrastructure that was constructed is no longer in use; or it is used by individuals for their own benefit rather than for the community as a whole (Ortmann & King, 2007).

Non-governmental organisations are active in complementing government efforts on economic empowerment of the rural poor in Zimbabwe. Some of the biggest ones include CARE International, World Vision and Catholic Relief Services. The economic empowerment support from NGOs is through implementation of microfinance, support for income-generating schemes, vocational skills training, financial education or literacy, and value chain projects and agricultural programmes. The difference in these approaches lies largely in their emphasis, that is, whether it is short term or long term, and the contribution that vulnerable groups make to the initiative (United States Agency for International Development, USAID, 2008). All these initiatives have an overarching goal of income generation and sustainable livelihoods (ibid). The concept of sustainable livelihoods, and sustainable development, has emerged as a key concept within the development field over the last several decades. Non-governmental organisations engaged in economic empowerment contribute to global development goals. In terms of the Millennium Development Goals (MDGs) (which ended in 2015), NGOs engaged in economic empowerment projects contributed to Goal Number 1, which was to eradicate extreme poverty and hunger. The Sustainable Development Goals (SDGs) which have replaced the MDGs were developed following the critique that MDGs only focused on developing countries, with developed countries offering finance and technical support, and reflect the growing global concern with sustainable development. The SDGs pose questions about what

all of the countries in the world can do to improve the wellbeing of people (Sachs, 2012). Sachs (2012) argues that sustainability should embrace the triple bottom line, the environment, the economy and social issues. Within the SDGs, NGOs engaged in economic empowerment projects contribute to SDG Number 1, which emphasises ending extreme poverty including hunger. One of the recommended strategies for ending extreme poverty is capacity building for microfinance (Banerjee & Jackson, 2016). Thus, many initiatives, including those led by NGOs, now focus broadly on issues of sustainable livelihoods and sustainable development; and microfinance is an increasingly popular development intervention. Ironically, the biggest challenge with these programmes has been the question of sustainability of their activities.

Sustainability of development interventions has remained a global issue for different stakeholders, which includes government, private sector and civil society. Pretty (2005, p. 11) defines sustainability “as the persistence and capacity of something to continue for a long time as well as the resilience and the capacity to bounce back after unexpected difficulties”. To achieve sustainable economic empowerment, the projects must be developed in such a way that benefits are extended to beneficiaries beyond financial support and so that they become permanent (Mangala, 2013; International Fund for Agricultural Development (IFAD), 2007). The trend in Zimbabwe, however, is that communities are served by different NGOs on similar initiatives at different times and using different project names. Each time a different NGO comes into the area, it has to start all over again. With sustainable programmes there is no need to start mobilisation all over again when there is a new grant (Jha, Jha & Munjal, 2001). These key points for sustainability suggest the importance of the active involvement of communities in development programmes, and promotion of participatory development as well as capacity building (Chambers, 1997; Mulwa, 2010). It is this kind of development practice that leads to continuity of activities after the end of financial support by development agencies, thereby leading to a positive change in the quality of life.

Microfinance is the provision of financial services such as savings, loans and insurance to poor people living in both urban and rural settings, who fail to obtain these services from the formal financial sector because they do not meet the sector’s requirements (Wrenn, 2007). Bhuiyan, Siwar and Ismail (2012) add to this that the purpose of engaging in microfinance is to enable poor households to engage in income generating projects (IGPs) to alleviate poverty and ensure livelihood development through improvement in health, access to education, acquiring assets and participation in social activities. Policy makers and development agencies advocate and promote microfinance as an effective strategy for poverty alleviation (IFAD, 2011) based on

the “functions it performs and the potential it carries to improve the livelihoods of poor and vulnerable households” (p. 4). Its economic empowerment potential has been supported even more in recent years because its main beneficiaries are women (IFAD, 2011). Cooperative for Assistance and Relief Everywhere (CARE) (2012) asserts that microfinance interventions increase the likelihood that a woman will start a business and the business will generate income to cater for household requirements.

As I discuss in more detail in Chapter Two, although microfinance is argued to have had a positive impact, mainly on the poor (Karnani, 2006; Reynolds, 2013; Rooyen et al., 2012), it has been criticized for a number of reasons. Firstly, it is argued that the extending of small loans to the poor at very high interest rates has led to high default rates (Bond, 2006; Gleason, 2013; Karnani, 2007; Rooyen et al., 2012; Rubben, 2007). Secondly, small loans are often given for businesses which are flooding the market, and do not assist them to make any substantial profit, in contrast to big business people who get huge loans, are able to do proper research, and come up with profitable innovations (Bond, 2006). Thirdly, the solidarity group model (based on the Grameen Bank experience) which microfinance institutions (MFIs) use to reach small entrepreneurs rests on peer pressure by group members for loan repayments (ibid); the poorest of the poor are left out by the other members of the community because they are perceived as not having the ability to raise money to pay for regular savings and may not be able to repay the group loans. Rutherford cited in Rooyen et al., (2012, p. 6) argues that microfinance has helped poor people to manage their resources, but not to improve their incomes. This study explores how rural women in Zimbabwe have actually experienced NGO-led microfinance.

1.2.1 Microfinance in Zimbabwe

In Zimbabwe, as elsewhere, informal sources of credit such as family, relatives and friends (who offer interest-free credit) and private moneylenders offering credit, referred to as *chimbado* (usury), at exploitative lending interest rates (ibid), have always existed. More formal microfinance started in the country in the 1960s with Roman Catholic missionaries initiating the Savings Development Movement (SDM), now called Self Help Development Foundation (SHDF) (Mago, 2013 citing Raftopoulos). The SDM focused on micro savings mobilisation by rural women, now referred to as the Village Savings and Lending/Internal Savings and Lending/Savings and Internal Lending Communities. The women operated in groups established by the SDM. The savings club’s survival depended on financial savings

generated by club members. The strength of a group was based on the funds raised in a group and not the access to external loans. These activities were hampered by the 1976–1980 liberation war (ibid).

After the 1980 independence, the savings clubs resumed and more surfaced, mobilising for savings and lending clubs in different parts of the country. There has since been a boom in the emergence of microfinance institutions in Zimbabwe. These include NGOs, Savings and Credit Co-operatives (SACCOs), credit unions, government, commercial banks, or nonbank financial institutions (Ledgerwood, 1999). Zimbabwe now has a microfinance policy that provides a strategic framework and roadmap for the development of a well-integrated and sustainable microfinance sector. It also outlines the framework that should be put in place to ensure appropriate supervision of the microfinance sector, providing the minimum requirements in respect of the laws and regulations, licensing and supervision, institutional arrangements and the roles of various stakeholders (Zimbabwe Microfinance Policy, 2008). There are five categories of stakeholders identified in the policy: government, the Reserve Bank of Zimbabwe, the APEX bodies, providers of microfinance, and development partners (such as NGOs). This study focused on microfinance for the rural poor provided by NGOs in Zimbabwe. In Zimbabwe, NGOs are defined by the *Private Voluntary Organisations Act* Chapter 17:05 of 1996 which states that NGOs should be not-for-profit entities and their activities should benefit a society or particular community (National Association of Non-Governmental Organisations (NANGO), 2010). There are about two thousand registered NGOs operating in Zimbabwe. Their broad mandates include children, disabled people, the elderly, environment, health, human rights, poverty alleviation and youth. One of the registered NGOs in Zimbabwe is CARE International, which, like many others, is involved in microfinance.

1.2.2 CARE International

Cooperative for Assistance and Relief Everywhere, or CARE International (henceforth CARE), started programmes in Zimbabwe in 1992 in response to a severe drought. After the emergency response, CARE embarked on long-term development programmes, which included microfinance in rural areas, among others. The microfinance project – named *Kupfuma Ishungu*, or Rural Micro Finance Project (KI-RMFP) – was started in 1998 with funding from Austrian Aid. It has since expanded and been supported by the Swedish International Development Cooperation Agency (SIDA) and the Department for International

Development (DFID) (CARE, 2007). The objective of the project is sustainable protection and promotion of livelihood security for economically active households. By 2011 the programme was covering twenty districts within the five of the ten provinces in Zimbabwe. The provinces include Harare Metropolitan, Masvingo, Manicaland, Mashonaland West and Midlands, reaching 7 959 groups and 53 521 members, with 45 472 (84.9%) of participants being women (CARE, 2012). The districts that were covered in the provinces were as follows, Harare Metropolitan-1, Masvingo-7, Manicaland-4, Mashonaland West-4, and Midlands-4.

CARE uses three approaches in this project. Firstly, it has a direct presence in the community, with CARE field staff doing the hands-on work. Secondly, it works through local partners who are trained, monitored and supervised in its implementation. Thirdly, CARE trains local community capacity builders to handle the implementation issues.

CARE International's work in microfinance started in 1991 in Niger and since then it has promoted Internal Savings and Lending groups. By 2016 it had reached 6.7 million people across 46 developing countries. Of this total, 81% of the members are women living in poverty who have since increased their financial skills and access to and control over resources (CARE, 2017).

1.3 RATIONALE FOR THE STUDY

My involvement in the development sector spans over two decades. Prior to working for Trocaire, as described above, I worked for several NGOs in both the livelihoods and humanitarian sectors. In 1993, my first job was as a marketing officer with a local organisation called Management Outreach Training Services for Rural and Urban Development (MOTSRUD). My role was to build the capacity of rural farmers to market their products. The job entailed training farmers in basic business management, focusing on marketing, as well as linking farmers with lucrative markets (such as supermarkets, hotels, and fruit and vegetable wholesalers) where they could get a fair price for their produce. As part of building capacity, I took farmer representatives with me each time I was about to negotiate a new contract. For the two years I worked with them, they sold their vegetables at good prices and they began to value their farming. The assumption was that after two years, the farmers would have the capacity to do the marketing on their own and continue to enjoy the benefits. However, this was not the case; after the capacity-building period ended, the farmers went back to selling on the open market whenever there was an oversupply of farm produce, selling at a very low price. The process felt to me like a waste of time and resources for the organisation and for the

beneficiaries.

My second job was with CARE International, where I worked on a five-year programme as a project officer responsible for the outreach promotion of rural microfinance. I was the first local staff officer in the programme when it began in Zimbabwe in 1998. My work entailed mobilising and training rural women in rural microfinance, including Internal Savings and Lending (ISaL) and the provision of loans through solidarity groups. Many groups were formed and practiced ISaL and started income generating projects.

Since CARE International, I have worked as a programme manager for Catholic Development Commission, before crossing the divide to work for donor organisations as a programme support officer for Catholic Agency for Overseas Development (CAFOD), a consultant for Diakonie Emergency Aid and Christian Aid. I also registered an AIDS service organisation, Hope Tariro Trust, working in areas of education, psycho-social support, food security and economic empowerment of caregivers and grandmothers. I also had the opportunity of being the Director of Community Programmes for the Africa Centre for Holistic Management, an organisation that focuses on training professionals and community members in planned grazing for ecological sustainability and viable income generation from livestock. However internal evaluations carried out in areas where the programme had been phased out pointed to a lack of sustainability (Knot, 2016; Pearson, 2011).

My extensive involvement in the field has left me with troubling questions about the sustainability of much NGO-led work; and as mentioned, I wanted to focus on this in my doctoral study. I wanted to explore the factors that influence rural women to practice or not to practice what they have learnt in economic empowerment, specifically microfinance, as well as looking at ways to enhance learning for NGO-led microfinance and sustainable microfinance. I decided to focus on the work that CARE has done in this financing area because of their particular microfinance model, the reach and scale of their work, and their long history in the field, of which I have some knowledge because of my previous experience of working for them. In addition, unlike many of the other projects and programmes I have discussed here, some of the groups established by CARE are still operating – many years after the intervention had ended. It seemed to me it would be useful to explore why these groups appear to be sustainable; what is it about the groups, and what did women learn from the training they received as well as from the actual practice of microfinance in the groups, that has led to their being sustained over a long period? This study thus focuses on one of the groups set up by

CARE which is still operating.

Whilst project quality, including its sustainability, is an issue many NGOs are concerned about, most of their studies focus on organisational issues and project level outcomes, addressing such questions as what happened and why it happened (Bird, 2011). This is also the case for many other microfinance studies. Often, these focus on project staff viewpoints. I wanted to focus on the poor rural women who are meant to benefit from such projects, on their whole lives, rather than narrow project outcomes. Often, such ‘beneficiaries’ have little or no opportunity to voice their concerns or are not listened to by the implementing organisations, including NGOs. Collecting life histories was a potentially empowering tool for the poor women. They felt important as the researcher took time to listen to their stories and concerns. Moreover, this study is particularly important for African scholarship, because it provides an opportunity for the beneficiaries of microfinance to be heard and make some contribution towards how microfinance can be improved to make a positive impact on women. Hulme (cited in Rooyen et al., 2012) argues that much research on microfinance has focused on how the microfinance industry can improve, rather than how to create lasting impact for the poor.

1.4 Key research questions

In its aim to contribute to a better understanding of how poor rural women learn for sustainable microfinance, how to improve the way they learn, and how they create new knowledge in the process, this study was guided by the following research questions:

1. What have women in rural communities learnt from their participation in economic empowerment programmes specifically related to microfinance?
2. What is the importance and impact of such learning and practice for these women and their communities?
3. How do women understand the nature and processes of learning in the microfinance programmes they have experienced?

1.5 THEORETICAL FRAMEWORK

Two theories were employed in this study: sustainable livelihoods (SL) (Chambers & Conway, 2002; Scoones, 1993), to explore how women’s participation in the microfinance group affected their livelihoods, and communities of practice theory (CoP) (Lave & Wenger, 1998) to analyse how learning takes place in savings groups.

1.5.1 Sustainable livelihoods

The concept of sustainable livelihoods was put forward by the advisory panel of the World Commission on Environment and Development (WCED, 1987). In calling for a new analysis, the report proposed sustainable livelihood security as an integrating concept and made it central to the report (WCED in Ashley and Carney, 1999). Chambers and Conway (1992) assert that:

A livelihood is sustainable when it can cope with and recover from stresses and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term. (p. 7)

Sustainable livelihoods, as a development theory, is popular in the development sector because it takes into consideration all other signs and symptoms of poverty, not only income, thus including vulnerability and social exclusion (Krantz, 2001). The theory provides three major insights that have been ignored by other development approaches, such as integrated rural development and community-based approaches (Krantz, 2001; Rengasamy, 2009). Firstly, it acknowledges that economic development does not always reduce poverty, but depends on the capabilities of the people to take advantage of expanding economic growth. For example, in countries with low literacy levels, the poverty levels are very high. A second insight is that poverty relates to other dimensions besides income, such as poor health, provision of social services as well as literacy levels. Another is that SL puts people at the centre of development, acknowledging that poor people know their own problems and have solutions to the ones they are facing, and it is thus important to engage them in programme and policy development (Krantz, 2001).

The sustainable livelihood approach (SLA) is now widely used by development agencies in research, development projects and policy. There are three ways in which SLA is applied: as a set of guiding principles, as an analytical framework, and as overall development objectives (Allison & Horemans, 2006; Morse, McNamara & Acholo, 2009 citing Farrington). The framework is used by CARE in planning for both their development and emergency programmes (Carney et al., 1999). The SLA can also be used in assessing how development activities fit into the livelihoods of the poor (Kollmair, 2000), and organisations can use it to improve their monitoring and evaluation of programmes (ibid).

The elements of SLA are brought together in the sustainable livelihood framework (SLF), which is described as an analysis tool that helps in understanding the complexities of poverty

(Carney, 1988; DFID, 1999; Krantz, 2001; Egziabher, 2010; Rengasamy, 2009). The SLF shows how the basic SLA elements relate to each other (Rengasamy, 2009). This study, using the SLF as an analytical lens, focused on the work that CARE does in microfinance, and the impact of their microfinance programmes on women's livelihoods.

1.5.2 Communities of practice

Communities of practice are formed by people who engage in a process of collective learning in a shared domain of human endeavour such as clubs engaging in (ISaL). Communities of practice are groups of people who share a concern or a passion for something they do and learn how to do it better with regular interaction (Wenger, 1998). According to Wenger (1998):

A Community of Practice defines itself along three dimensions which are; what is it about... , how it functions, the relationships of mutual engagement that bind members together into a social entity and what capability has it produced – the shared repertoire of communal resources that members have developed over time. (p. 2)

Communities of practice as a learning model is different from traditional cognitive models in that learning is understood as situated and social (Lave & Wenger, 1991). Situated learning describes the participation process in communities of practice, which explains joining and induction of newcomers by old-timers into the community of practice in a process referred to as legitimate peripheral participation (*ibid*). Unique about legitimate peripheral participation is that as the newcomers are inducted from the periphery to the centre of the community, they develop identity and become more familiar with the practice (*ibid*). Lave and Wenger (1991) argue further that legitimate peripheral participation “is not a pedagogical strategy but rather a way of analysing and understanding learning” (p. 48). It is for this reason that I chose to use communities of practice theory to explore the learning of the women in the group.

1.6 LOCATION OF THE STUDY

This study was carried out in Ward 10 Mbilashaba village of Masvingo Rural District where CARE Zimbabwe implemented a microfinance project (Figure 1), a district in which it has had a presence since 2005. Ward 10 was first settled in 1983 as part of the government-funded land

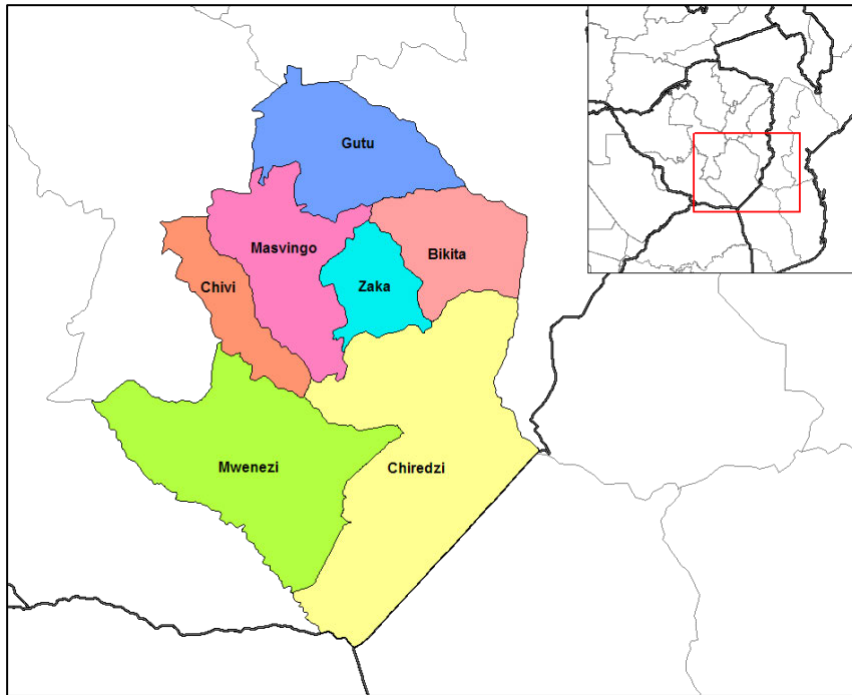


Figure 1: Map showing districts of Masvingo province (Source: Wikipedia)

redistribution exercise after Zimbabwe gained its independence in 1980. When areas for resettlement were identified, people were resettled according to an application list. There were no restrictions on the choice of province and district – people were free to register in any province and choose the district where they wished to settle. Thus they came to the Ward from different parts of the country. A second wave of settlement occurred in 1987, when people were moved by the Rural District Council from land needed to build a school; and between 1998 and 2000 a process of illegal settlement took place. Homes built by these settlers were burnt down by the messenger of the court. A final wave began in 2002 as part of the government’s fast-track settlement process. According to the 2012 population census, over 77% of households in Masvingo rural district¹ owned their property and had security of tenure; around 40% lived in a traditional dwelling, whilst a further 38% lived in a ‘mixed’ type of dwelling;

¹ Note that census figures divide the Masvingo district into Masvingo Rural district and Masvingo Urban district (which covers the town of Masvingo). Each is then divided into wards. Ward 10 in this study is located in Masvingo Rural district. All figures given here are for Masvingo Rural district.

76% did not have access to electricity at their homestead (85% used wood as their main source of energy), whilst less than 7% had piped water inside their dwelling. At the time of this 2012 census (ZIMSTAT, 2012), Masvingo district had a population of 211 215 (99 271 males and 111 944 females), thus giving it a fairly normal male: female ratio (47:53). The district was almost entirely rural – the 2012 census found that less than 3% of the population could be considered urban; and relatively few of those from the district do not live in the district (i.e. migrancy is low). The average household size in Masvingo district was 4.5; and a remarkably high 40% of households were headed by women. Around 95% of those over the age of 15 living in the district were literate; there was a relatively small (2%) difference between male and female literacy rates. Of the economically active population, around 16% were categorized as unemployed or looking for work; and less than 20% were paid employees. Most people in the district were ‘own account’ workers (just over 62%), or unpaid family workers (just over 10%). A considerably higher proportion of women (72.5%) than men (51.2%) were ‘own account’ (self-employed) workers and a considerably lower proportion were paid employees (11.6% of economically active women, compared to 28% of men). Just over 40% of the employed population were classified as communal farmers. Ward 10 has a population of 8 842 people (4 171 males and 4 672 females) (ZimStart, 2017).

1.7 METHODOLOGY

This is a case study of the Tabudirira Group – an ISaL group set up by CARE in Ward 10, and which is still functioning. All of its members are women. The study was located within the interpretive paradigm because it sought a deeper understanding of how these women experienced capacity building for microfinance, how they learned from the actual practice of being engaged in the group, and the implications of this for NGO-led capacity building toward sustainable microfinance. The study considered the importance and impact of learning and practice of microfinance for these women, their livelihoods, and their communities.

The study employed a life history research style using purposive sampling, a non-probability sampling procedure, to identify participants. The sample was made up of six practising and six former members of the Tabudirira Group, as well as four management and project staff of CARE Zimbabwe. I used multiple data generation methods in order to obtain rich data and for triangulation purposes to ensure quality data; these are: documentary analysis, focus group discussions, River of Life drawings and semi-structured interviews. Data were analysed using thematic content analysis. I ensured trustworthiness, confirmability, verification and

transferability through engaging in multiple data generation methods, coding and recoding during the thematic analysis, providing a dense description of the situation, engaging in long-term field involvement and respondent validation through face-to-face semi-structured interviews and follow-up telephone interviews (Chilisa & Preece, 2005; Leedy & Ormrod, 2010; Yin, 2011).

1.8 STRUCTURE OF THE THESIS

The remainder of the thesis is structured as follows:

Chapter Two reviews literature related to this study. I consider the organisation of the financial sector, and in particular, the microfinance sector in developing countries, and the role of NGOs. Also reviewed is the history of microfinance, its providers and the contextual factors in its provision in Zimbabwe. As the key beneficiaries of microfinance, women are the focus of this study, and thus, a discussion on women and microfinance is given, along with a critique. The chapter also examines the role of adult education in empowerment and, particularly, microfinance training.

Chapter Three focuses on the two theories underpinning this study: sustainable livelihoods (SL) (Chambers & Conway) and communities of practice (CoP) theory (Lave & Wenger). It begins by unpacking the concept of livelihoods and sustainable livelihoods, then discusses the sustainable livelihood approach, its basic elements and application with a critique. Three different sustainable livelihood frameworks, the Scoones framework, that of the Department for International Development (DFID) and the CARE International framework, are discussed and compared. The chapter then unpacks CoP theory, its key concepts, and the developmental stages of a CoP. The nature of learning in CoP is then discussed with a critique and consideration of how the theory has been applied.

Chapter Four considers the research design and methodology used in this study, covering the aims and research questions. Three key research paradigms, positivist, interpretivist and critical, are discussed and compared, justifying why the interpretative paradigm was most suitable for the study. The life history research style employed is discussed in detail, as are the methods and processes of generating data: documentary analysis, focus group discussions, River of Life and semi-structured interviews. The chapter also discusses how the data were analysed using thematic content analysis. Concerns about data quality, ethical issues and the limitations of the study are covered.

Chapter Five is the first of the four findings chapters. The context in which the study was carried out, viz., Ward 10 and the Tabudirira group, is provided; the research area and the common microfinance models in the area are described; and the history of the CARE International savings programme in Zimbabwe, *Kupfuma Ishungu* – Rural Micro Finance Project (KI-RMFP) is discussed.

Chapter Six provides life history profiles of each of the research participants, identifying key emerging issues from their life stories. These life stories then provide the basis for my analysis in the following two data-led chapters.

Chapter Seven analyses the ISaL group using the sustainable livelihoods framework. The women's life stories are located within the context both locally and nationally. The chapter then analyses how the women access the different livelihood resources used in constructing their livelihoods, and the impact on their livelihood activities and strategies of accessing financial capital through the ISaL. The chapter analyses the livelihood outcomes and strategies for the women, on joining the ISaL group and after joining it, and how their livelihood strategies impacted on participation. Ultimately, the chapter considers whether the ISaL intervention led to better and sustainable livelihood outcomes, using Scoones' (1998) checklist.

Chapter Eight focuses on learning and practice for NGO-led microfinance. Two forms of adult learning, non-formal and informal learning, are discussed in relation to the study. Non-formal learning relates to the capacity building training offered by CARE and other NGOs to group members. Informal learning through participation in the group and practice of microfinance is the core in this chapter, and it focuses on analysing the data using the communities of practice theory.

Chapter Nine is the final chapter in which I provide a summary of findings and attempt to answer my three research questions, conclude the study and make recommendations for sustainable NGO-led microfinance. This chapter proposes a holistic model, combining insights from SLF and CoP, and *Ubuntu*, both for developing microfinance programmes and for assessing such groups.

1.9 CHAPTER SUMMARY

This chapter covered the background to the study, and briefly discussed the related literature and the two underpinning theories, SL and CoP. It presented the aims of the study, the research questions, and the research design and methodology used to answer the research questions

before outlining the structure of the remainder of the thesis. In the next chapter, I present a detailed review of the literature related to this study.

CHAPTER 2:

LITERATURE REVIEW

2.1 INTRODUCTION

Chapter One provided the context in which this study was conceptualised. It provided the rationale for the study, its purpose and focus, and the key research questions. My theoretical frameworks – the sustainable livelihoods concept of Chambers and Conway and the communities of practice theory of Lave and Wenger – were also briefly introduced. This chapter reviews literature related to the study, beginning with a discussion on how the financial sector is organised in developing countries, and how different socio-economic groups are serviced by it. This leads into a detailed discussion of the different providers of microfinance, including NGOs, followed by the contextual factors in the provision of microfinance in Zimbabwe in order to locate CARE International and its specific microfinance intervention. As this study focuses on the experiences of women, a discussion on women and microfinance highlights the reasons why microfinance programmes target women. I then consider the important issue of training and capacity building in relation to microfinance. In my unfolding discussion, I consider studies related to microfinance, focusing in particular on those most relevant to this study's focus.

2.2 THE STRUCTURE OF THE FINANCIAL SECTOR IN DEVELOPING COUNTRIES

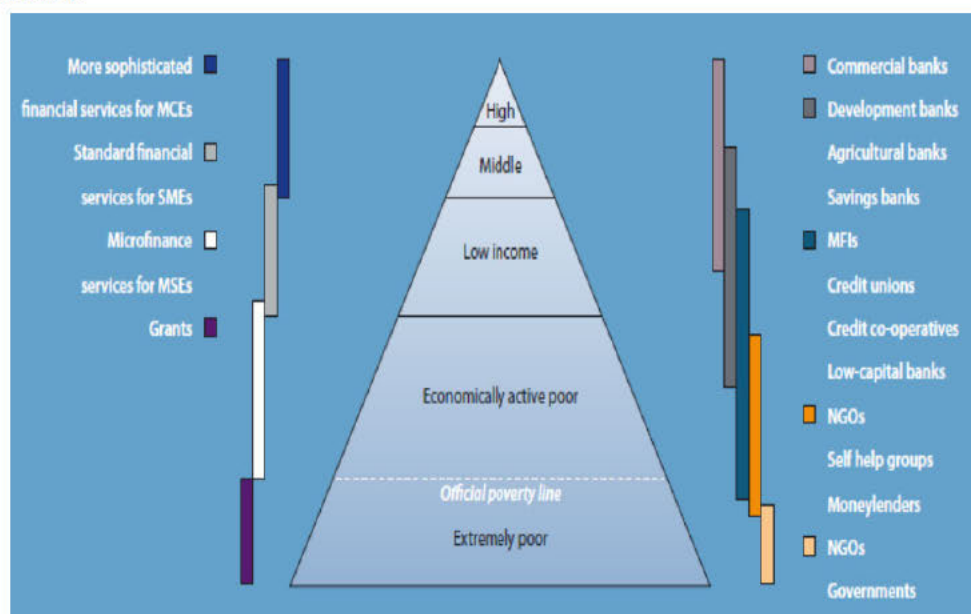


Figure 2: The financial landscape in developing countries (Rabobank, 2010)

As can be seen in Figure 2, according to Rabobank (2010), the financial landscape in developing countries is a complex one, with very different kinds of financial services offered by different institutions or entities for different income levels. From the diagram above, it is evident that the extremely poor are serviced primarily by government and non-governmental organisations (NGOs), primarily through financial assistance such as grants. The economically active poor, by contrast, are serviced by a far wider range of institutions and entities, with microfinance as the main type of service provided.

The financial sector in developing countries is often categorised into three sub-sectors: the formal, semi-formal and informal sectors (Fletcher & Kenny, 2011; Rabobank, 2010). The formal financial sector falls under the banking sector and is regulated and supervised by the Ministry of Finance through the central bank. It includes commercial banks, building societies, development banks, insurance companies and other specialised banks such as infrastructure banks, social security schemes and pension funds (Rabobank, 2010). It is largely urban based and organised primarily to supply the financial needs of the wealthier population and larger corporations (Armendariz & Morduch, 2005; Fletcher & Kenny, 2011; Rabobank, 2010). Musinguzi (2015), citing Lønborg, Rasmussen and Lowicki-Zucca et al., argues that in most developing countries it is not a priority for formal financial institutions to reach the poorest in the rural areas, most of whom are women. In contrast, the semi-formal sector is generally not supervised by the government and most of the time it is not be licenced. It includes, credit unions, NGOs and MFIs, in other words, precisely the entities most likely to service the economically active poor. Most MFIs often originate from NGOs (Beck, Demrguc & Horohon, 2009; Jeuken, 2010; Rabobank, 2010). This sector operates in both urban and rural areas and largely dependent on funding from governments or donors (Paxon, 2007; Rabobank, 2010). The third of these sub-sectors, which is the informal sector, these are social structures, individual operators, that make access to financial services easier. They include local member-based organisations, such as Rotating Savings and Credit Associations (ROSCAs) and individual informal moneylenders (Mago, 2013; Rabobank, 2010). Rabobank notes that “there are many types of informal moneylenders, including pawnbrokers, shop-keepers, traders and landlords. They usually charge steep interest rates, sometimes running up to 100% a month” (2010, p. 7). These are often referred to as ‘sharks’; clients get poorer after accessing money from them (Mhungu, 2014). Additionally, people can borrow from relatives, friends, and neighbours.. People borrowing from this sector do it primarily in emergencies or for special purposes rather than for on-going working capital needs. There is no interest charged, although

the lenders generally owe some favour in return for their credit (Rabobank, 2010 citing Robertson; Mhungu, 2014).

2.3 THE MICROFINANCE SECTOR

Newman, Tarp and Broeck (2014, p. 96) assert that:

Savings at the household level in rural communities in developing countries are hindered by the fact that financial markets are not particularly well developed and many households either do not possess the information required to set up formal deposit accounts or are uncertain about the returns to saving formally. As a result, households often opt to hold their savings in the form of cash held at home, an insecure form of saving that does not yield a return, or rely on other informal savings possibilities.

Microfinance is specifically intended to deal with this set of circumstances. It is the provision of small-scale financial services such as savings, loans and insurance to poor people, living in both urban and rural settings, who fail to obtain these services from the formal financial sector because they do not meet the sector's requirements (Ahiawodzi & Adade, 2012; Wrenn, 2007). Ledgerwood (2013) asserts that some of the activities in microfinance include provision of loans for working capital for small businesses without collateral and provision of loans through solidarity groups.

While microfinance is often seen as a positive move toward access to financial services by the poor, including credit for enterprise development, Bond (2006) argues that because poor people are given small loans for businesses which are flooding the market, they do not make any substantial profits. They face competition because they all engage in the same activities, and, hence, they fail to repay the loans (Karnani, 2006). Karnani argues that poor people are also unable to really benefit from loans because they do not make the most of potential: "Poor borrowers take conservative loans that protect their subsistence, they don't invest in the new technologies" (p. 4). The scenario is worse for women, who choose investments with low investment returns which are traditionally categorised as female activities (Mayoux, 2006). A good example cited by Bond (2006) is the World Bank fund that provided small loans to rural farmers through the state-owned Agricultural Finance Corporation (AFC) in Zimbabwe. There was a very high loan default and all that money was lost (ibid). Furthermore, many argue that these microcredit programmes fail to reach the poorest of the poor (Bond, 2006; Gleason, 2013; Karnani, 2007).

Another limitation is that microfinance institutions may extend small loans to the poor at very high interest rates, leading to high default rates (Bond, 2006; Gleason, 2013; Karnani, 2007; Rooyen et al., 2012; Rubben, 2007). The beneficiaries end up being in a situation of “robbing Peter to pay Paul”, where they approach an NGO or MFI to borrow money in order to repay other institutions (Bond, 2006). This situation is worse for women, who sometimes borrow money from MFIs and NGOs to give to their husbands, who also fail to repay the loans. The woman ends up being a buffer between the financial institution and the husband (ibid). This situation is said to have induced family conflicts and child labour, as families try to cope and raise money for the repayments (Ahiawodzi & Adade, 2012; Bond, 2006 citing World Bank; Rooyen et al., 2012). Also noted by Mayoux (2006) is that while microfinance programmes are supposed to empower and make women self-sufficient, there are limited opportunities for them to get support on how they can invest their money profitably in their personal projects, and sometimes they end up investing in their husbands’ or male relatives’ projects and this decreases their potential for empowerment and control.

2.4 HISTORY OF MICROFINANCE

Microfinance was inspired by two ideas: that poor households were not being reached by the mainstream financial sector and should be enabled to access financial services and engage in income generating projects; and that MFIs could benefit while serving poor customers (Duvendack et al., 2011).

The argument that the poor are largely excluded by mainstream financial services is presented by Hean and Lakwo (2010) in relation to Southern Africa. They note that in this region the microfinance landscape evolved from two interlinked factors. Firstly, the formal financial sector established soon after the Second World War excluded the poor and focused on the urban areas. They argue that:

The sector exhibited a colonial legacy of financial service provision to urban areas and large-scale export-led projects. The commercial banks had an intimidating appearance; unhelpful staff attitudes; inconvenient opening hours; relatively complicated transaction forms; and were perceived as designed for the middle-class client. (p. 530)

Hean and Lakwo (2010, citing Matesaria et al.) further argue that the rural folk were excluded because the banks had limited outreach activities, fearing high implementation costs and a high default rate. The banks could not adapt to dealing with a high volume of small loans to the poor. The second factor is that subsidised loans provided by donors through commercial banks

ended up increasingly excluding the bulk of the poor population. The donors also provided loans through government, which ended up being targeted either for political cronies or commercial farmers, thus also excluding the poor and the marginalised (Davis, 2013; Hean & Lakwo, 2010). These loans, which were provided without savings, led to the insolvency of several commercial banks (Hean & Lakwo, 2010, citing Richardson & Lennon; Schriber, 2013). In the 1950s donors and governments started offering subsidised microcredit to the rural poor in form of agricultural loans (Hamada, 2010; Wrenn, 2007). There was however a very high default rate and failure to reach the intended poor households in the rural areas (Copestake et al., 2015; Robinson cited in Wrenn, 2007).

The introduction of the Grameen Bank in 1983 provided approaches for a diversified financial landscape that filled the inadequacies of conventional financial institutions. The popularity of microfinance among both development practitioners and poor clients grew from its focus on poor people and the adoption of a group joint liability approach (Castelin, 2015, citing David; Hean & Lakwo, 2010), which decreased default rates and hence made microfinance to the poor less of a risk to financial institutions, suggesting that MFIs could actually benefit while serving poor customers. The 1990s were thus characterised by an expansion of microfinance as both a replacement of and a complementary service to commercial banking.

However, outside of the formal financial sector, savings and credit groups have been operating for decades. Examples are the *susus* of Ghana, chit funds in India, *tandas* in Mexico, *arisan* in Indonesia, *cheetu* in Sri Lanka, *tontines* in West Africa, and *pasanaku* in Bolivia, as well as numerous savings clubs and burial societies found all over the world (World Bank, 2004). The shift, then, was the intervention of outside organisations and institutions into this local, informal space. Pioneers in external microfinance are the Grameen Bank of Bangladesh, which arose out of a pilot study of group lending schemes for landless farmers conducted by Muhammad Yunus in the mid-1970s, ACCION International in Latin America that supported solidarity group lending, Foundation Carvajal which developed and supported training and credit for individual micro entrepreneurs and the Bank Rakyat Indonesia which provides for on-time repayment of loans mobilised through savings (Ledgerwood, 2013; Ryne, 2014; Wrenn, 2007 citing Robinson). Another key example is the Self-Employed Women's Association (SEWA) in India, which provides banking facilities for women working in the informal sector (Devaraja, 2011). Ledgerwood (2013) notes that the Grameen Bank is the most popular microfinance model, which has been adopted by NGOs in several countries and now serves more than 2.4 million clients (94% of them women).

The 1990s were characterised by further rapid growth in microfinance. Ditcher cited in Wrenn (2007, p. 1) refers to the 1990s as “the microfinance decade”. It had now turned into an industry (Robinson cited in Wrenn, 2005). Starting from this period, microfinance was no longer about merely the provision of credit to the poor, but also the provision of other financial services such as savings and pensions (Ryne, 2014).

2.5 PROVIDERS OF MICROFINANCE

According to Ledgerwood (2013), there are two main categories of microfinance providers: community-based and institutional (Figure 3). As discussed, community-based microfinance providers straddle the informal and non-formal sectors, whereas the institutional providers tend to be more formal.

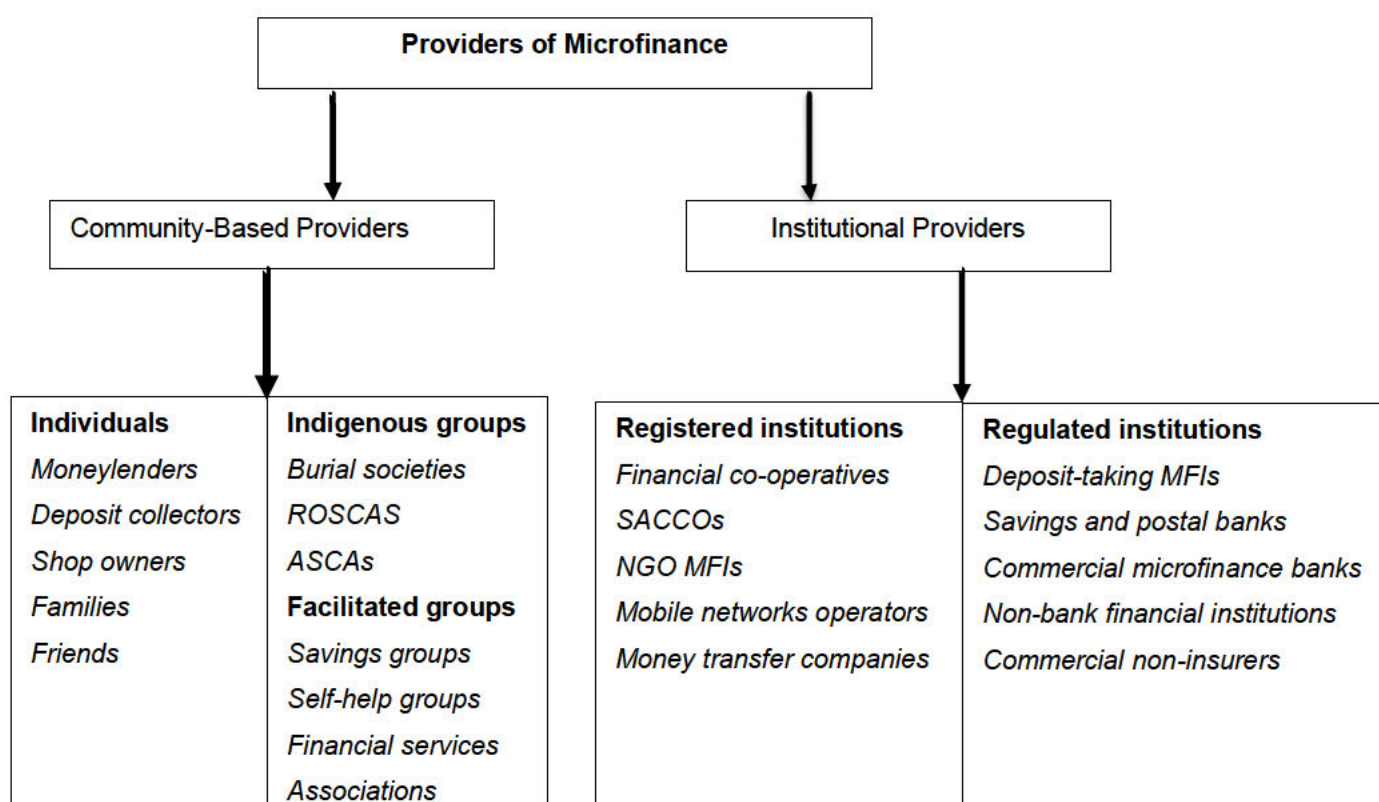


Figure 3: Providers of microfinance (Ledgerwood, 2013, p. 147)

2.5.1 Community-based microfinance providers

The community-based financial providers tend to be informal and flexible. They have a number of advantages such as better outreach for both urban and rural poor over other providers of financial services, with minimum administrative costs; they build trust within the communities resulting in empowerment and local ownership; they help poor people to develop financial

discipline and encourage a culture of saving through compulsory savings; and they encourage replication in the neighbourhood thus uplifting the standard of living (IFAD, 2014; Ledgerwood & Wilson, 2015; Ritchie, 2007). As can be seen from the Figure 3 diagram, community-based microfinance providers can be categorised into individuals and groups. Individuals include individual moneylenders, or family and friends who offer small loans and savings facilities (Nelson, 2013). This source of credit has always been available to less privileged members of the family and it is usually interest-free credit with no stringent conditions. However, some people prefer getting money from private moneylenders, just for the sake of maintaining their dignity (Nelson, 2013). Ledgerwood (2013 citing Rutherven) asserts that “borrowing from family and friends can also be associated with stigma and loss of dignity, especially if borrowers become dependent on others or over indebted” (p. 150), although individual moneylenders tend to charge very high interest (IFAD, 2014; Nelson, 2013). Groups can be categorised into indigenous providers and facilitated providers and include those in which people can save as well as borrow money.

Indigenous community-based group microfinance providers

Ledgerwood (2013) identifies three key types of indigenous groups – burial societies, ROSCAs and ASCAs.

Micro insurers: Burial societies and stretcher clubs

An important indigenous category of group-based financial service providers is micro-insurers which are owned and managed by the members (Ledgerwood, 2013). These operate in the same geographic area and are based on the notion that the same misfortune will befall any large number of clients. Micro-insurers are considered a high risk because they are unlicensed. Simultaneous claims can also deplete the organisation’s fund or substantially reduce individual payments. The most common are burial societies and stretcher clubs (ibid).

A burial society is defined as a local institution which may be composed of people who have the same occupation, same gender and their goal is to provide social relief and support during a member’s bereavement (Samenga, 2013 citing Singer and Deutsche Genossenschaft-und-Raiffeisenverband). A burial society can consist of a few households or a number of people from different neighbourhoods or residential areas in a large city. A burial society is regulated by constitution that specifies operations, contributions, participation and benefits policies. The constitution is developed by the members (Dube, 2016). Members can agree to pay contribution on a monthly or weekly basis. Like the commercial insurance, members do not

receive benefits if their contributions are in arrears.. In the event of death, benefits are paid to the member's family to cover funeral costs (Dube, 2016). Certain burial societies do money lending in order to generate additional resources. They offer financing in times of great economic and personal uncertainty and, as such, offer an important service at the community level (Kretzmann, 2015; Rukosho, 2015). However, there is a high risk of fraud, as leaders may abscond with the accumulated funds (Churchill & Frankiew, 2006).

Stretcher clubs are local community groups. They are often found in rural areas and their purpose is to address health emergencies. Members contribute small amounts weekly or monthly, as agreed by club members (Ledgerwood, 2013). When a member falls ill and needs to be transported to medical care, the costs of transport and other ancillary fees associated with medical care are covered. In a few cases, members are literally carried on stretchers to the appropriate health centre, but the club normally provides cash to cover other relevant costs. Stretcher clubs are managed within the community, with leaders determining formation, rules, contributions, and benefits (ibid). In some countries like Australia, some of the stretcher clubs are operated through social media to alert ambulances and doctors of an emergency in a remote area (Royal Flying Doctors, 2016). In Zimbabwe, First Mutual Health is operating something similar to a stretcher club in rural areas where members of a self-help group subscribe one dollar per month towards medical aid. However, this does not always work in terms of members accessing ambulances, since they might be carried to the nearest council, government or mission health care centre and have free treatment (First Mutual Health, 2015). Stretcher clubs have been found to be very useful in remote areas in helping people with chronic illnesses such as diabetes, asthma, high blood pressure and the like (Rural Health Alliance, 2015).

Rotating Savings and Credit Associations (ROSCAs)

Rotating Savings and Credit Associations are formed when a group of people come together to make regular cyclical contributions to a common fund, which is then given as a lump sum to one member of the group in each cycle (Gugerty, 2007; Samer, 2015; Wrenn, 2007). They are also called merry-go-rounds or self-help groups (Fisher & Sriram, cited in Wrenn, 2007). In Zimbabwe they are referred to as 'round', 'ukutshayelana' or 'kutambirisana'. As discussed, one way to avoid the steep costs charged by moneylenders is to borrow from neighbours and friends; but while interest rates may be low (or even zero), social costs and obligations can be considerable. An alternative solution is provided by ROSCAs, based on pooling resources with a broad group of neighbours and friends (Armendariz & Morduch, 2005). Gugerty (2007)

argues that ROSCAs are the most common and the oldest method of mobilising resources in developing economies. In Zimbabwe, this has been done since time immemorial, where women came together to accumulate savings to purchase assets such as kitchen utensils, farming inputs and implements as well as raising money for school fees. To date, ROSCAs exist in Zimbabwe across different classes. Once all members have had a turn to receive the money, the ROSCA may dissolve or disband and start afresh with old members or a combination of new and old (Duvendack et al., 2011; Gugerty, 2007). Their main strengths include clarity about the beginning and end of the cycle, making accounting straightforward; there is no interest involved on payments; and storage of funds is not required since money goes straight to the person whose turn it is to receive it (Gugerty, 2007; Ledgerwood, 2013). Despite these strengths, ROSCAs have limitations. During the cycle the size of contributions cannot be increased. Another disadvantage is that ROSCAs put locally held funds to good use, but do not provide a regular way to mobilize funds from outside a given group. From the point of view of microfinance, while showing an interesting precedent for using groups to allocate resources foreshadowing the practice of group lending, ROSCAs fail to present an effective way to move resources across independent communities or to easily expand in size (Gugerty, 2007; Ledgerwood, 2013; Mago; 2013).

Accumulated Savings and Credit Associations (ASCAs)

Accumulated Savings and Credit Associations are a more flexible and complex group savings mechanism than ROSCAs. In ASCAs, group members save regularly, pooling resources together for the purpose of lending to members. Despite that all the members pay contributions, not all members borrow from the group fund. The members only borrow when in need and in amounts that they need that the rest of the members are confident will be repaid (Beck, 2012; Ledgerwood, 2013). The complexity in ASCAs is brought by the fact that members do not all transact at the same time and in the same way, but may borrow different amounts on different dates for different periods (Beck, 2012; Karlan, 2017; Khumalo; 2011). In addition, this type of savings group is time-bound, hence members save, borrow and repay for a predetermined amount of time, usually 6 to 12 months, before starting a new cycle. There are groups that operate indefinitely, making the record even more complex because of the large amounts of money that the group will be dealing with (Ledgerwood, 2013).

Facilitated community-based microfinance providers

Ledgerwood (2013) identifies three kinds of facilitated community-based providers: savings

groups, self-help groups and financial services associations. In this category, the creation of local indigenous groups has been facilitated by another organisation or provider (i.e. from outside the community). As discussed, the history of microfinance was profoundly affected by this kind of intervention, most notably through the creation of the Grameen Bank.

The Grameen Solidarity Group model

The Grameen Bank is the most famous example of the solidarity group models. It was founded by Muhammad Yunus in Bangladesh in 1983, and it was the first microfinance programme to use the solidarity group approach (Berenbach & Guzman, 1999; Brandtly, Epifanova & Klepikova, 2015). ‘Grameen’ means rural or village in the Bangla language. The Grameen Bank is also referred to as the bank for the poor or low income (Brandtly et al., 2015); this is in line with the definition of microfinance as financial services for the poor (Hean & Lakwo, 2010). The bank operates by mobilising the formation of solidarity groups that practice saving and lending among the members of the group (Fotabong, 2011). After completing a number of savings and lending rounds, six to eight groups in a village are brought together to form the village centre. The village centres, in turn, form a regional branch office. This is the same as what CARE refers to as an umbrella committee (Tandwa & Hamadziripi, 2010). The groups are supervised and monitored by a branch worker or field officer. However, the branch worker does not evaluate the loan application – that remains a responsibility of the group members, who are also responsible for the financial management of the group funds. The members become part of the structure of the bank. Brandtly et al., (2015) argue that “the institution is built from the ground up” (p. 28). When a regional branch centre has been established, a group can then apply for external loans from Grameen Bank. The loan is given to individuals and the collateral is the group; hence, the loan repayment responsibility is a legal obligation of all group members. If any group member defaults on a loan, the other members must cover the loan. Without full repayment of the group loan, no further loans can be extended to the group members. Loan amounts gradually increase as groups establish a good repayment history (Delgado, Pararmeter, Hartarska & Mersland, 2013).

The Grameen Bank has incorporated additional strong social requirements into its programme, known as the Sixteen Decisions. These are part of the values of the group members or borrowers and constitute a profound intervention into existing culture and traditions. Figure 4 provides a full text of the Sixteen Decisions.

Grameen Bank's Sixteen Decisions

Grameen Bank's 16 Decisions are an example of a social development program melded with microcredit delivery. They were developed in a 1984 workshop of Grameen Bank members representing 100 centres, and have been an integral part of Grameen Bank's mission ever since.

1. We shall follow and advance the four principles of Grameen Bank:

- Discipline
- Unity
- Courage and
- Hard work—in all walks of our lives

2. We shall bring prosperity to our families

3. We shall not live in dilapidated houses. We shall repair our houses and work towards constructing new houses at the earliest.

4. We shall grow vegetables all the year round. We shall eat plenty of them and sell the surplus.

5. During the planting season, we shall plant as many seedlings as possible.

6. We shall plan to keep our families small. We shall minimize our expenditures. We shall look after our health.

7. We shall educate our children and ensure that we can earn to pay for their education.

8. We shall always keep our children and the environment clean.

9. We shall build and use pit-latrines.

10. We shall drink water from tube wells. If it is not available, we shall boil water or use alum.

11. We shall not take any dowry at our sons' weddings; neither shall we give any dowry at our daughters' wedding. We shall keep the centre free from the curse of dowry. We shall not practice child marriage.

12. We shall not inflict any injustice on anyone; neither shall we allow anyone to do so.

13. We shall collectively undertake bigger investments for higher incomes.

14. We shall always be ready to help each other. If anyone is in difficulty, we shall all help him or her.

15. If we come to know of any breach of discipline in any centre, we shall go there and help restore discipline.

16. We shall introduce physical exercise in all our Centres. We shall take part in all social activities

Figure 4: Grameen Bank's Sixteen Decisions (Holcombe, 1995, p.1)

One of the leading International NGOs that promotes the group savings and internal lending model is CARE International. Initially, the model was very similar to the Grameen Bank model, until CARE made a decision to remove the external lending component and promote the mobilisation of group savings (CARE, 2002; Tandwa & Hamadziripi, 2010). The organisation does this under the initiative of ISaL, which it started in Niger in 1991 (Hugo, 2002). Since then, CARE has continued to innovate and adapt the methodology to accommodate flexible savings amounts and loans of variable length and size (ibid). I discuss the history of CARE's microfinance programme in detail in Chapter Five. In its current model, individuals self-select themselves and form groups of four to ten members and start saving amounts they can afford and that they agree on. The majority are women. The money contributed or saved by the group members is borrowed by the members of that group only, on an agreed interest rate (Wrenn, 2005 citing Berenbach and Guzman). After its introduction by CARE, a number of organisations, including Oxfam, Practical Action, World Vision, and Catholic Relief Service (CRS) (who refer to it as Savings and Internal Lending Communities (SILCs)) are promoting the model. In some cases, the model is referred to as a Village Savings and Lending Association (VSLA).

The major limitation with the solidarity group model is that it uses peer pressure by group members to ensure loan repayment. In cases where members default, the group may experience stress and lose a lot of productive time in following up these loans (Bond, 2006). Bond (2006) argues that the concept has thus caused social conflict within communities. The group concept seems to benefit the MFIs more than the beneficiaries, since it is cost effective (Reynolds, 2013). As a result, with this Grameen Solidarity Group model, the poorest of the poor are left out by the other members of the community because they are perceived as not having the ability to raise money to pay for regular savings and they may not be able to repay the group loans.

Village banking model

Village banks are community-managed credit and savings associations facilitated by NGOs. Their main purpose is to provide access to financial services, build community self-help groups, and help members accumulate savings (Holt cited in Wrenn, 2005). The village bank model was developed by the Foundation for International Community Assistance (FINCA) in the mid-1980s (Ledgerwood, 2013). The foundation is an NGO that provides microfinance services (savings, loans, insurance) to poor people in low-income countries as a way of breaking the cycle of poverty (ibid).

The village bank is usually made up of 30 to 50 low-income members of a community, who are seeking to improve their lives through self-employment (Ledgerwood, 2013; Wrenn, 2007). The majority are women and membership is based on self-selection. The model assumes that female participation in banking activities will impact positively on the member households (Wrenn, 2007), since women play a pivotal role in the livelihood of their households and families (Ahiawodji & Adade, 2012). The bank is financed by savings mobilisation and can also be financed through a loan by NGOs or MFIs such as the Zimbabwe Microfinance Fund (Ledgerwood, 2012). Village bank loans are limited to the members, the collateral for which is based on collective agreement; loan amounts vary (but can be as small as US\$50), and the repayment period for small loans is between four and six months (ibid). In considering the amount for second loans, the group looks at the amount the member has saved while serving the first loan through weekly or monthly savings contributions. The loan amount is normally five times the individual savings (Ledgerwood, 2013; Mago, 2013). The banks set their own terms and conditions for running their village bank, which includes the minimum amount to be saved on a regular basis, interest rates on loans and other loan conditions. The conditions are contained in their constitution which is signed by all the members. Members are paid a dividend proportional to savings and hold regular monthly or weekly meetings to review progress, collect savings deposits, disburse loans, make repayments and attend to administrative issues. This is also an opportunity for the MFI officer to carry out needs assessments for the group and provide training if necessary (Ledgerwood, 2013; Mago, 2013).

Community-based group models are so very popular within the microfinance sector because they are seen as potentially far more sustainable than many other models. As I discussed in Chapter One, sustainability is key to poverty reduction; as such, NGOs are expected to have a clear sustainability plan when they introduce a programme, and this plan should be communicated to beneficiaries. This is done in order to ensure that the beneficiaries will continue enjoying the benefits of the project after the project life cycle. Oino, Towett, Kirui and Luvega (2015, p. 758) argue that “project sustainability is one of the most critical challenges for all grassroots, national and international development agencies”. Thus, Ledgerwood (2013) notes that the key strengths of group models are sustainability and simplicity which enable self-management and spontaneous group replication. As groups get initial training, they continue to manage themselves and most of them continue to operate indefinitely (Ledgerwood, 2013; Mago, 2013). There is a trickle-down effect resulting in replication, as group members then introduce the model to their neighbours, friends and

relatives in the community.

Studies of post-project replication carried out on CARE and Catholic Relief Services (CRS) savings and lending programmes in Uganda (Mine, Stokes, Lowe & Zoubek, 2013) found that two years after the organisations left, the project savings groups continued to spring up or replicate. The replicated groups overall appeared to uphold the core features of the Village Savings and Lending Association (VSLA)/ISaL model, with small adjustments tailored to the needs of members. Most of the group members had multi-membership in savings groups and almost all groups had at least one member who also participated in at least one other group. Some members belonged to as many as five groups. Members mainly got the idea to start a replicated group by observing, and interacting with, existing groups and the group members got technical knowledge from existing groups and agents who were trained as part of the original project.

A report by Entz, Karsuar and Salomons (2016) notes that 89% of groups continue to operate for more than five years after the training and. The report also notes that; on average, they double their self-capitalization and average loan sizes. In addition, the report notes that several studies conducted in Nepal, Tanzania, Cambodia and Uganda have observed groups which have been successful in sustaining themselves, as well as replicating additional groups. Most facilitating agencies or NGOs build into their methodology a system of purposeful replication of groups through providing capacity building to community-based facilitators (Ledgerwood, 2013). They carry different names depending on the facilitating agency or NGO; they can be referred to as community-based trainers (CBTs), but are also known as village agents or replicating agents (ibid). These community-based facilitators are paid by the groups through contributions (ibid).

2.5.2 Institutional providers

According to Ledgerwood's providers of microfinance diagram, as presented in Figure 3, institutional providers fall under two categories, the registered and the regulated providers. The regulated providers include deposit-taking institutions such as the savings and postal banks, state banks, commercial microfinance banks, and non-bank financial institutions. These are not the focus of this study, and they are not discussed. The registered institutions do have relevance to this study and are thus discussed in more detail.

Types of registered institutions

Financial and credit co-operatives

The International Co-operative Alliance, cited by Armendariz and Morduch (2005, p. 59), refers to a co-operative “as an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned, and democratically-controlled enterprise”. Credit co-operatives provide financial services to poor and low-income people in many developing countries (ibid). Unlike the community-based groups discussed, these must be registered.

Tchami (2007) notes that the main purpose of a credit co-operative is to allow individuals to come together and pool their resources in order to reach a common goal which would be difficult for them to achieve as individuals. The co-operation, in most cases, is a response to external factors threatening a certain number of individuals and a co-operative seems to be the best possible means of defence against the worsening social and economic conditions of a particular period affecting a section of the population (Mhungu, 2014). Common in Zimbabwe are the credit co-operatives formed by teachers in schools or nurses in hospitals. Members may contribute a large lump sum into a pot at the beginning of the year, from which they can borrow at any time for either consumptive or business purposes. Another kind of participation is making small monthly contributions to create a fund. In this way, one can conclude that co-operatives help their members to work together in solving the problems they all share (ibid).

The credit co-operatives function like ROSCAs in that they gather funds from those community members who are able to save funds; but unlike ROSCAs they are registered. They have two common features: firstly, members borrow as and when they need money and do not have to wait their turn to borrow; secondly, all participants are shareholders (Mhungu, 2014). They have a constitution that spells out the key decisions about the prevailing interest rates and the maximum loan size, and changes to the constitution are taken democratically by all members on a one-share one-vote basis. Members of a credit co-operative share a common bond: they live in the same community, attend the same church, and work nearby, which makes enforcing of social sanctions for defaulting borrowers possible (ibid). The most common co-operatives in rural areas, both in developing and developed countries are Savings and Credit Co-operative Societies. They belong to a group of that are commonly called Raiffeisen co-operatives, due to their origin in the movement in Germany in the 1800s (Tache, 2006). The original purpose of the SACCOS was to provide small loans to poor farmers or small entrepreneurs. In developed

countries, they have grown to become everyone's banks and they are provide services to non-members (ibid).

NGO microfinance institutions (MFIs)

The term non-governmental organisation is a post-World War Two expression which was initially coined by the United Nations (Morten, 2002). Before this point, other authorities used a range of different terms such as private organisations, international pressure groups, and voluntary agencies (Mostashari, 2005; Werker & Ahmed, 2007). They are defined as private organisations or entities pursuing activities aimed at reducing suffering in people, promoting development of people, and carrying out advocacy work (Lekorwe & Mpabanga, 2007, citing World Bank The Commonwealth Foundation, 2013). The United Nations Educational, Scientific and Cultural Organization (UNESCO) (2009), citing the Norwegian Agency for Development Co-operation (NORAD), notes that NGOs are organisations that attempt to improve social, economic and productive conditions. The given definitions of an NGO have the following common descriptive features: voluntary and non-profit making; non-state actors; work to improve the wellbeing of people through relief and development projects; and play an advocacy role.

These features correspond to The Commonwealth Foundation's (2013) assertion that "the defining characteristics of NGOs are voluntary, independent, not for profit and they are not self-serving in aims and related values" (p.21). The Commonwealth Foundation (2013) notes that there are two approaches to defining NGOs – the broad and the narrow. The broad approach defines them as any non-state organisation, which includes trade unions, religious bodies, professional associations, trusts and Private Voluntary Organisations. Another term used for all these organisations is civil society. The narrow definition refers to organisations working in the field of development which focus on improving economic, social and political well-being of people. For the purposes of this study the narrow definition of NGOs was used.

Non-governmental organisation MFIs are not-for-profit organisations of which examples are ACCION, Opportunity International and CARE International (Ledgerwood, 2013). They are not privately owned, but are run by boards appointed by founding members or the funders (Ledgerwood, 2013; Mago, 2013). They are not supervised by the central bank of a country; but do receive oversight from the government or other networks (Ledgerwood, 2013).

Although NGO MFIs generally offer loans to individuals and solidarity groups and do not simply facilitate internal savings and lending, they are involved in facilitating the borrowing

of external funds. Solidarity groups are used as collateral security, as most of their clients are rural and urban poor who do not have access to this (Ledgerwood, 2013; Mago, 2013). Some NGOs use the village banking model to enable the poor to access financial services and others use the Grameen Bank model.

Funding for NGO MFIs is from different sources and can be in the form of grants, loans and accumulated equity; however, with the professionalisation of microfinance and the demand for sustainability among NGO MFIs, they are now expected to operate profitably like any business and generate enough money to cover costs and grow their funds. Non-governmental organisations are limited in terms of borrowing commercially because of a lack of formality in providing credit, and often because of weak management and reporting (Ledgerwood, 2013). The four categories of NGO MFIs, namely, multi-purpose NGOs; multi-purpose NGOs with microfinance services separated from other services; microfinance NGOs; and microfinance NGOs transformed into banks are described briefly in Table 1.

Table 1: Categories of NGO MFIs

Type	Features	Advantages	Disadvantages
Multi-purpose NGO	May be established by a local or foreign organisation; Registered as a not-for-profit society or trust; Diversified set of services such as health, education, agriculture	Multiple services under one roof; Focus on the poor	Difficult to operate microfinance using a business approach when other services have a social welfare approach
Multi-purpose NGO with microfinance services separated from other services	May be established by a local or foreign organisation; Registered as a not-for-profit society or trust; May be a separate department or separate legal entity; Principal product is credit	Enables the NGO to retain both social and financial services but develop microfinance using a sustainable business model; Clients less likely to get mixed messages	Difficult to acquire expertise in many diverse subject areas; Not allowed to offer savings services, other than "forced" savings (e.g. insurance)
Microfinance NGO	May be established by a local or foreign organisation; Registered as a not-for-profit society or trust; Principal product is credit	Specialisation makes it easier to operate a business aimed at long-term sustainability	Usually not allowed to offer savings services other than "forced" savings; Difficult to finance growth as it has little access to commercial refinance and no shareholder capital
Microfinance NGO transformed into a bank (e.g. the Women's Microfinance Bank in Zimbabwe, and Emptretec)	New entity is often a shareholding company; NGO is usually one of many shareholders in this new entity; Usually regulated and supervised	Able to increase capital and finance growth by seeking outside investors; Easier to obtain commercial refinance; Often allowed to offer more services, such as savings	Product mix still more limited than a commercial bank; NGO may be less able to ensure continued focus on poor, as NGO only owns % of company; Mixed ownership structure can complicate governance

(Source: Ritchie, 2015, p. 4)

2.6 MICROFINANCE IN THE ZIMBABWEAN CONTEXT

Microfinance in Zimbabwe appears to have started in the 1960s with Catholic missionaries initiating the Savings Development Movement (SDM), now called Self Help Development Foundation (SHDF). The SDM focused on micro-savings mobilisation of rural women (i.e. as facilitated community-based groups), now referred to as Village Savings and Lending Associations (VSLAs), Internal Savings and Lending groups (ISaL), or Savings and Internal Lending Communities (SILC) Mago (2013), citing Raftopoulos, Lactose and Bond. The groups' sustenance was based upon financial savings generated by club members. The strength of groups was based on the funds raised in a group, not on access to external loans. Mago (2013), citing Raftopoulos and Lactose states that:

Savings clubs grew in numbers from 30 in 1970 to 1 500 in 1974... During the same period, club membership increased from 2 000 to 3 000... The savings clubs reached 3 000 in 1975 with 60 000 active members. However, their activities were hampered by the liberation struggle activities from 1976 to 1980. (p. 4)

After the 1980 independence, the saving clubs resumed, and more surfaced, with mobilising for savings and lending clubs taking place in different parts of the country. In keeping with the global trend, there has since been a boom in the emergence of microfinance institutions in Zimbabwe. These include NGOs, SACCOs, credit unions, government, commercial banks and non-bank financial institutions (Ledgerwood, 2013). The difference between the co-operatives and other savings groups in Zimbabwe is that they must be registered and are regulated by the Ministry of Women's Affairs, Small and Medium Enterprises and Community Development.

In 2008, Zimbabwe put in place a microfinance policy that provides a strategic framework and roadmap for the development of a well-integrated and sustainable microfinance sector. The policy outlines the framework that should be put in place to ensure appropriate supervision of the sector, providing the minimum requirements in respect of the laws and regulations, licensing and supervision, institutional arrangements and the roles of various stakeholders (Reserve Bank of Zimbabwe, 2008). Specifically, the policy has the following objectives:

- To promote the development of a robust, inclusive financial sector;
- To promote synergy and mainstreaming of the informal sub-sector into the national financial system;
- To enhance service delivery by microfinance institutions to the economically active poor and small and medium enterprises;
- To contribute to rural transformation; and
- To promote linkage programmes between commercial banks, building societies, development banks, specialised institutions and other microfinance stakeholders (p. 11).

The policy seems to focus more on the provision of microcredit than on the savings and lending groups promoted by NGOs. The policy is also now ten years old, and there is probably a need to revise it. According to the policy, there are six key stakeholders in microfinance in Zimbabwe, including NGOs, each of which plays a different role in the microfinance landscape (Reserve Bank of Zimbabwe, 2008):

- a. **Government:** Maintains a stable macro-economic environment and provision of basic infrastructure.
- b. **Reserve Bank of Zimbabwe:** Registration and supervision of MFIs.
- c. **Apex bodies** (Zimbabwe Association of Microfinance Institutions (ZAMFI)): Support capacity building of MFIs, advocating for consumer protection practices by all MFIs and sourcing funding for the microfinance sector.
- d. **Providers of microfinance** (NGOs, banks, MFIs, co-operatives, and SACCOs): Provide financial services and capacity building programmes.
- e. **Development partners:** Provide funding and technical assistance.
- f. **Zimbabwe Microfinance Fund (ZMF):** This fund was established in 2011 and is a wholly owned subsidiary of the Zimbabwe Microfinance Wholesale Facility Trust (ZMWFT). Its main purpose is to provide lending to financial services providers (ZMF, 2010). These include the microfinance institutions, SACCOs, and agricultural value chain actors. The ZMF got its initial funding from four international donors: the U.K. Department for International Development (DFID), the Humanist Organisation for Development Cooperation (HIVOS), the Danish International Development Agency (DANIDA) and the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ). Examples of organisations that have been financed include the Collective Self Finance Scheme, Hurungwe SACCO, Micro King Financial Services, the Organisation for Credit Co-operatives in Zimbabwe (OCCZIM), and the Women's Development Savings and Credit Union.

Non-governmental organisations are defined in Chapter 17.05 of the *Private Voluntary Organisations Act* of 1996, which states that they should be not-for-profit entities and their activities should benefit a society or particular community (NANGO, 2010). There are about 2 000 registered NGOs focusing on vulnerable groups, the environment, health, human rights, and poverty alleviation. For an NGO to operate in Zimbabwe, it must abide by the laws and regulations governing NGO operations. The most important piece of legislation concerned with NGOs is the *Private Voluntary Organisations Act* that provides important guidelines. These stipulate that every NGO must have a constitution which shows ownership, structure, powers, roles and responsibilities of different organs of the organisation. The constitution must be clear on how elections and appointments of board members are made and how conflict will be resolved (NANGO, 2010).

In Zimbabwe, NGOs are classified into three categories (NANGO, 2010). First-generation

NGOs have their origins in charity and welfare work that was inspired by a passion to help the disadvantaged. It is for this reason that the early NGOs were known as welfare organisations. These fall under the charitable orientation (NANGO, 2010; William, 2010). Most of them were formed by religious groups and some are faith-based. Their work is focused on giving hand-outs, taking care of orphans, the elderly and the homeless. Second-generation NGOs are concerned with long-term development programmes. They are of a participation and empowering orientation (NANGO, 2010; William, 2010) and their work includes economic empowerment, environment, health, and education, and infrastructure development, for example, dam construction. Third generation NGOs do advocacy work. They arose as a result of the major failures of public policies and raise awareness and knowledge through activities such as lobbying, press work, campaigns and activism (NANGO, 2010; William, 2010).

Examples of NGO microfinance providers in Zimbabwe include Phakama, Zambuko Trust, Masvingo Credit Against Poverty (MCAP), Zimbabwe Women's Finance Trust, and CARE International, the focus of this study. The latter can be seen as a second-generation NGO because of its deliberate focus on livelihood promotion, as I discuss in detail in Chapter Five. When necessary, CARE also does the work of first generation NGOs – livelihood protection and provision.

2.7 WOMEN AND MICROFINANCE

Armendariz and Morduch, cited in Ahiawodzi and Adade (2012), argue that microfinance is actually financial service that targets women. They describe microfinance as 'women's banking', since women constitute the majority of clients and beneficiaries in both savings and borrowing programmes. Ahiawodzi and Adade (2012), citing Zoynul, Fahmida, Sarumathi and Mohan, note that, overall, 70% of microfinance clients are women, while the Grameen Bank of India claims that 90% of their borrowers are women. The Self-Employed Women's Association of India (SEWA) is one of the largest women's movements that has enjoyed the benefits of microfinance, such as insurance, housing and capacity building. In India, 94% of the women work in the informal sector and SEWA members constitute 93% of the women in this sector (Deveraja, 2011; Hadi, Wahyudin, Ardiwina & Abdu, 2015). A case study on the CARE Zimbabwe microfinance programme some ten years ago demonstrated that 85% of its microfinance clients were women, and the organisation expressed concern about the low participation of men in the programme (CARE, 2007). More recently, the CARE Global VSLA Report (2017) noted that women still dominate participation in VSLAs (Table 2), with 82.5%

of participants in Zimbabwean VSLAs being women.

Table 2: Women as a percentage of Village Saving and Lending Association members

Continent	Total VSLA members	# of women	Women as a percent of total VSLA members
Africa	5 968 060	4 814 979	81%
Asia	640 879	594 135	92%
Latin America	90 318	62 319	62%

(Source: CARE, 2017)

Globally, women are typically targeted for microfinance initiatives for various reasons. An important one is that 70% of the world's poor are women (UNIFEM, 2012), and yet they play an important role in ensuring the well-being of their households and families (Ahiawodzi & Adade; Hadi et al., 2015; Reserve Bank of Zimbabwe, 2016; Selome & Tshuma, 2014). The World Bank (2014) asserts that Global Index data indicates that only 58% of women globally hold bank accounts as opposed to 65% of men; in Sub-Saharan Africa, less than 30% of women hold bank accounts. The International Labour Organisation (ILO, 2013, p. 4) notes that

while seventy per cent of the world's poor are women, traditionally women have been disadvantaged in access to credit and other financial services. Commercial banks often focus on men and formal businesses, neglecting the women who make up a large and growing segment of the informal economy.

Dhliwayo (2016) also argues that women while are financially excluded, at household level they are financial managers who ensure intra-household resource allocation to meet family needs and are responsible for saving for the future. It is also argued that women are targeted for microfinance initiatives because they play a pivotal role in increasing gender equality, and this has positive effects on the country's economy (Dyar, Harduar, Koenig & Reyes, 2006). At family level, when women have access to financial resources, there is more peace and stability of the family unit (Dyar et al., 2006 citing Cheston & Kuhn). In addition, a report by the World Bank (2006) reflects that societies with high levels of gender inequality and discrimination against women are characterized by "high poverty levels, low economic growth, and weak governance" (p. 26).

The role and impact of microfinance in empowering women was the focus of a study by Kotahwala (2012) carried out in India. The findings reflected that participation of women in microfinance helped them start and run small businesses, and thus increased their income. As a result, women gained a voice and became independent, gaining business knowledge and

gender awareness, becoming more mobile, and learning about their rights and how and why they should voice their opinions through their interaction with other women. Ahiawodzi and Adade (2012), p. 3 citing Li, Gan and Hu), argues similarly that:

Women empowerment through microfinance can positively transform women in two ways. First, microfinance supports poor women to earn income independent of their spouses and they are able to financially support their families, which immediately boosts their self-esteem. Second, it frees women from the narrow confines of household precincts and move into a wider community as they access credit and use the credit facility to initiate income generating activities. By being exposed to a wider community coupled with the interaction with other women within the community, their self-confidence is fostered.

Wrenn (2007) maintains that microfinance empowers women through changes in household choices and bargaining power by increasing overall resources, affecting the returns on human capital and influencing their attributes and norms (Armendariz & Morduch, 2015; Mayoux, 2006). Thus, supporting women to improve their economic status impacts positively on their well-being, the well-being of their families and to some extent that of the community (Ahiawodzi & Adade, 2012). Moreover, microfinance gives women a sense of their own power, strengthening their independence, reducing gender-based violence, earning them respect and enabling them to participate in community level decisions and social capital (ibid). Ahiawodzi and Adade (2012), citing Sanyal) further notes that economic ties strengthened by microfinance activities has positive effects on social capital, enhancing the ability of women to plan, start and participate in collective action. The financial capital gained from microfinance has additional positive impacts by improving access to education, health and good nutrition, as well as increasing in household income levels (Akudugu, 2013).

To investigate this relationship between women entrepreneurs' participation in microfinance services and their level of empowerment, Kato and Kratzer (2013) carried out a study in Tanzania. This was both a quantitative and qualitative study from three selected regions of the country. The results indicated that women's participation in microfinance services enables them to make strategic choices in their lives because they have control over their savings. It also showed that they have increased decision-making powers at household level because of the financial contributions they make and their financial standing; they were able to set up their own businesses and, consequently, improve their status in both the household and in the

community. Additionally, women were able to own household property and assets because they were able to generate money from their business and from their savings. Self-efficacy improved in that they were able to freely talk with confidence with different people at different levels; they felt that they were more respected by their families and community as a result of their financial contribution. Moreover, the mobility of women improved, as they were no longer restricted by their husbands from travelling, as long as the reasons were well known beforehand. A United Nations Population Fund (UNFPA) (2010) study explored linkages between microfinance and health education in selected countries in Africa, Asia and Latin America. The study covered Malawi, Morocco, Senegal, Togo and Uganda in Africa; Bangladesh and the Philippines in Asia; and Ecuador, El Salvador, Nicaragua and Peru in Latin America. The findings reflected that microfinance brought women together, providing them with support groups and an expansion of responsibilities beyond traditional household duties. This increased women's financial independence, capacity and responsibility further enhanced their empowerment, including in areas of sexual and reproductive health.

However, other studies have shown more mixed results. Focusing on the experiences of microfinance of fifteen poor women running small businesses in two rural villages in Nigeria, a study by Ukanwa, Xiong and Anderson (2018) had significantly less positive results. The key findings were that for poor entrepreneurial women, microfinance is a livelihood strategy for survival being used to achieve their priorities, which were to help them put food on the table and pay school fees for their children. Although the women were entrepreneurs, there were no benefits related to business growth because of this. The study also suggested that these family responsibilities and basic consumption needs can affect women's ability to repay their loans. Moreover, in this study the women saw microcredit as debt and a great risk that could lead to irreversible losses. The research concluded that microfinance providers should be aware that the poorest perceive microcredit differently and they should thus eliminate intimidating barriers to microfinance. While the object of microfinance is to provide a means for the poor to alleviate poverty, or is a coping strategy for them to manage cash flows and risks, it causes fear and anxiety by demanding high interest over a short period of time. In reviewing the impact of microfinance on women in Ghana and South Africa, specifically external loans, Afrane (2014) found that participating in microfinance activities had negative effects on the cultural and social life of the beneficiaries. While women do successfully participate in microfinance, their participation means hard work and working for long hours which may lead to ill-health. These negative effects were shown in a study carried out with Chinese women. Basalla, Naved, Syed,

Werner and Motu (2014) citing Cheston and Kuhn, state that:

Women who successfully utilise their financial resources and build thriving entrepreneurial ventures frequently find themselves working longer hours and often harder than they have done in the past. This change in the workload may lead to poor health, exhaustion and over work. (p. 9)

In light of these kinds of criticisms, Rutherford (cited in Rooyen et al., 2012) has argued that “microfinance has assisted the poor to better manage their resources, but had not directly or sufficiently improved incomes and empowered women” (p. 2258).

Some studies have found that levels of education have a significant effect on the extent to which microfinance benefits those receiving it. According to a study by Hadi et al. (2015) in Indonesia, beneficiaries with a higher level of education were able to utilise the benefits and make better financial decisions at household and business level than those with poor education. Another significant factor, as studies by Musinguzi (2015) and Benda (2012) have shown, relationships with other women also seems to make a difference in the extent to which women become involved in microfinance, and the extent to which it helps them. Musinguzi found that such relationships influence women’s decisions to participate, as well as to challenge structural barriers; and that participation in VSLA or ISaL enables women to expand and maintain friendship networks. Another study conducted in Rwanda by Benda found that networks of friends, harnessed through trusting face-to-face relations, reduced members’ feelings of isolation. These findings indicate that NGOs, such as CARE International, which facilitate microfinance groups, have a critical role in facilitating the social networks related to microfinance. Self-help groups such as the saving and credit associations are information hubs, and help women provide support to each other, both financially and socially (Sachs, 2014).

2.8 MICROFINANCE TRAINING AND COMMUNITY CAPACITY BUILDING

Training is seen as an important component of microfinance, so organisations that promote microfinance and, specifically savings and lending associations, have developed and endorsed a curriculum for this. Since microfinance training invariably targets adults, it can be seen as a form of adult education, which is generally understood to play a significant role in poverty reduction (Preece, 2005), and is thus frequently incorporated into developmental initiatives, particularly if the learning content is relevant to local needs. Adult education is included in the Sustainable Development Goal (SDG) 4: “Ensure inclusive and equitable quality education and promote lifelong learning for all”. Sometimes, adult education has a political focus, such as

raising awareness about human rights issues; sometimes, a social focus that encompasses a spirit of sharing and collective action; and sometimes, an environmental focus, validating indigenous knowledge and enabling natural, holistic approaches. Frequently, it has an economic focus, such as economic empowerment (Preece & Singh, 2005, citing Mosweunyane). UNESCO (2015) describes it thus:

The aim of adult learning and education is to equip people with the necessary capabilities to exercise and realize their rights and take control of their destinies. It promotes personal and professional development, thereby supporting more active engagement by adults with their societies, communities and environments. It fosters sustainable and inclusive economic growth and decent work prospects for individuals. It is therefore a crucial tool in alleviating poverty, improving health and well-being and contributing to sustainable learning societies. (p. 8)

Adult education may take three distinct forms: formal, non-formal or informal. Formal education is usually learning that is organised and leads to certification. It can be part-time or full-time, but it is always institutionally based, as defined by Eaton (2012, p. 4), it is “Organized, guided by a formal curriculum, leads to a formally recognized credential such as a high school completion, diploma or a degree, and is often guided and recognised by government at some level”.

Informal education is often connected to projects in which education is not the main priority, but which results in increased knowledge, skills and understanding. Eaton (2012) says that in informal education there is no formal curriculum and no credits earned, the teacher is simply someone with more experience such as a parent, grandparent or a friend. A father teaching his child to play catch; women learning from each other in a savings group; and “operating a new piece of equipment in the workplace, or attending a community meeting on land reform” (Indabawa, 2003, p. 5) are all examples of informal education. Programmes and projects may also provide opportunities for non-formal education, but more often they involve self-directed learning or engagement with others on an informal basis.

Non-formal education refers to the range of targeted learning opportunities that are offered outside of educational institutions, but which are nevertheless organised to achieve particular learning outcomes. Kamil (2007, p. 2), citing Coombs and Ahmed, defines non-formal adult education as “any organized, systematic, educational activity carried on outside the framework of the formal system to provide selected types of learning to particular subgroups in the

population”. It can involve work-based skills training, community education workshops or any specific learning programme. Common examples are community business trainings and health promotion programmes. Although non-formal education may be guided by a formal curriculum or not, the objectives and activities should always be clear (Maunonen-Eskelinen, 2007). This type of education may be led by a qualified facilitator, but does not result in a formal qualification like a degree or diploma; however, it is highly enriching and builds an individual’s skills and capacities. It is often considered more engaging, as the learner’s interest is a driving force behind their participation (Elton, 2012). Banda, Anolt, Mongand and Sumbwa (2017, identifies four main characteristics associated with non-formal education: focus on clearly defined purposes; relevance to the needs of disadvantaged groups; concern with specific categories of persons; flexibility in organisation and methods.

In microfinance, training clearly has an economic focus; it is generally non-formal because it does not provide any certification, but is commonly held to address knowledge gaps and provide basic understanding of how the savings and lending associations operate (Eaton, 2012). Most microfinance training in Zimbabwe is non-formal in nature. The type of training offered by CARE is on two levels: training for facilitators/trainers, called training of trainers, and the training of savings group members (CARE, 1998; CRS, 2011; Rescue International, 2012). Some of the content is the same across the two levels, specifically, how the savings and lending group runs. The main difference is that the training of trainers has additional information such as the background and structure of the methodology and the instructional techniques that should be used in training others. The training of trainers course enables facilitators/trainers to, in turn, train the staff in their organisations, community-based agents and the groups in the methodology. At the end of the training the facilitators/trainers are generally given a training or facilitator manual. I discuss the microfinance training the women of Ward 10 received in Chapter Eight.

A number of writers argue that microfinance and adult education need to be combined as an effective strategy for poverty reduction. There is some evidence that the provision of microfinance alone, as a strategy, is not enough to reduce poverty among the poor and marginalised groups (Hadi et al., 2015). The focus is now no longer only on credit for investment in microenterprises, but also includes education; Narayan and Petesch (2007), citing the World Bank, assert that education is the only way the poor can get out of the poverty trap. In this regard, Ledgerwood (2013, p. 228) has said that “education can help to strengthen or improve the prevailing shift from microcredit to microfinance... to financial inclusion and to

financial literacy”. As education is the most effective tool for development – whether informal, non-formal or formal – integrating it with microfinance services for poverty reduction and human prosperity is of obvious importance. Both education and easy access to credit services are fundamental elements in the support of the microfinance programmes; together, education and microfinance have a fundamental role to play in personal and social development. Moreover, as one of the critical means available to foster a deeper and more harmonious form of human development, education thereby reduces poverty, exclusion, ignorance, oppression and war (Schechter, 2017, citing Delors et al.). Thus, the combination of education and microfinance can serve the fruitful purpose of economic empowerment and knowledge enhancement of the poor at the grassroots. The best approach is a holistic programme of education and microfinance which combines training for knowledge enhancement and skills development with a financial component for grassroots community empowerment (Hadi et al., 2015). Hean and Lakwo (2010, p. 12) describe microfinance as “social intermediation which covers non-financial support provided to prospective borrowers to help them acquire skills and values for sustainable entrepreneurship such as training, technical skills, business counselling marketing information”. Ledgerwood (2013, p. 78) gives a comprehensive description:

Financial education introduces people to good money management practices with respect to earning, spending, saving, borrowing, and investing. Its power lies in its potential to be relevant to anyone and everyone, from the person who contemplates moving savings from under the mattress to a Savings Group to the saver who tries to compare account features between competing banks. Serving multiple, interrelated purposes, financial education promotes personal financial management, product uptake and use, and consumer awareness and protection.

Schechter (2017) argues on the importance of empowering the groups engaged in microfinance with skills on governance and financial management in order to allow them to manage their own funds. With this kind of education, the groups will be autonomous and sustain themselves once the NGO leaves. Schechter further explains: “Through training of the groups and a participatory process to identify leaders in the communities the NGO can relinquish day-to-day management of the funds” (p. 2). She also notes that to help communities address gender dimensions and discrimination that hinder progress on women’s economic empowerment, the programmes should involve both men and women (ibid).

The International Labour Organisation (2013) asserts that provision of non-financial services as conditions to eligibility to credit, such as carefully designed business training programmes and financial literacy, can facilitate women's access to better jobs and income-generating opportunities and this helps in promoting gender equality. For example, in Zimbabwe Microcred and Zambuko Trust train their borrowers before they approve and disburse the loans.

The effectiveness of microfinance training has been the focus of a number of studies. Mbithi (2013) found that microfinance training, in particular, increases women's financial literacy. However, this only happens when the trainers have done enough planning and have the right attitudes towards the training. Although microfinance training includes business and skills training, it has no influence on the acquisition of household assets (Alhassan & Goedegebuure, 2015; Bali-Swain & Varghese, 2010). According to some studies, there is no statistical significance, and is likely because the training is not well planned and does not address the needs of small and medium enterprises and income generating projects (IGPs) (Kisaka & Mwewa, 2014). To improve this situation the Small Enterprise Evaluation Project (SEEP) Network (2010), an American organisation specialising in microfinance research and training, has asserted that training strategies need to be reviewed and evaluated continuously to ensure that the training remains demand-driven and meets microfinance beneficiary needs.

The emphasis on education and training as a strategy for development and poverty alleviation has been incorporated into the notion of community capacity building. Community capacity can be defined as the way a community works, and its ability to assess, prioritise and solve problems that affect it (Flower & Ubels, 2010). Community capacity can also be looked at as community empowerment (Glickman & Servon, 2010). Hounslow (2002 citing Littlejohns & Thompson), defines community capacity as the degree to which individuals, organisations and communities can develop, implement and sustain actions which allow them to exert greater control over different forms of capital. Chaskin (2015) provides a more comprehensive definition that can be regarded as summarising these given definitions:

Community capacity is the interaction of human, organisational, and social capital existing within a given community that can be leveraged to solve collective problems and improve or maintain the wellbeing of a given community. It may operate through informal social processes and/or organised efforts by individuals, organisations and the networks of association among them and between them and the broader system of which the community is a part. (p. 4)

Chaskin (2015) provides four fundamental characteristics of community capacity at different levels. The **first level characteristic** is the existence of the sense of community, which is the degree of connectedness among the members and the recognition of mutually agreed circumstances. This can be seen through the existence of collectively held values, norms and visions among community members. The **second characteristic level** is the existence of a level of commitment of particular individuals, groups or organisations that have different responsibilities in the community. There are two essential aspects of this characteristic: the existence of community members who see themselves as stakeholders responsible for the wellbeing of all community members (community leaders, animators and volunteers), and the willingness of the stakeholders to perform that role. The **third level characteristic** is the existence of mechanisms for problem solving. This is the ability to identify, prioritise and solve problems affecting the community. The **fourth level characteristic** is the access to both internal and external resources required such as the economic, social, human, physical and political. These resources would then assist in maintaining the wellbeing of people.

Capacity building has become a major topic among donors and NGOs. It is seen as the process of strengthening people's ability and capability to determine their own values and priorities in life. It is about empowerment and personal growth. Most importantly, it is about enabling people to engage in the process of transforming their own lives and societies (Eade & Williams cited in Mulwa, 2009; Gobbles & Koss, 2000). Skinner's *Strengthening Communities*, quoted in the Scottish Community Development Centre (SCDC) for Learning Connections (2007), defines community capacity building as "activities, resources and support that strengthen the skills, abilities and confidence of people and community groups to take effective action and leading roles in the development of communities" (p. 3). Another way to articulate the aim of capacity building is that it develops more effective, viable, autonomous and legitimate communities by creating the conditions in which change can take place from within the community (Mulwa, 2009). In this regard UNESCO (2009, p. 17 citing Taylor), describes the concept thus:

Capacity development is considered to be a long term, endogenous process of developing sustainable abilities on all levels: the individual, organisational, institutional and system level... NGO interventions are known for involving stakeholders, for being adapted to local content, for providing education and for developing capacity, all of which is aimed at community empowerment.

By its nature, as both a concept and strategy, community capacity building thus has most relevance to disadvantaged communities and population groups. Hounslow (2002) acknowledges that it is not a new concept and can also be viewed as community development: “Capacity building has always been at the heart of good community development practice” (ibid, p. 21). Hounslow adds that there has been a qualitative shift from community development to community capacity building for the following reasons:

- a) Capacity building places emphasis on a tripartite approach and cross-sectional tackling of social and economic issues. It involves engaging private-public partnerships and collaborative work.
- b) It poses greater challenges on all government levels – bottom-up and joint approaches to solving problems.
- c) Capacity building places greater emphasis on the community itself, rather than the professionals, in identifying needs and defining outcomes; that is, the emphasis is on the community initiating action, rather than being mobilised to act (passive participation).

The Scottish Community Development Centre (SCDC) (2011) points out the importance of community capacity building as a way in which communities can work together to improve their quality of life through taking up opportunities that can make a difference in their lives. Importantly, it helps communities to shift from a passive and blaming culture, to being active, integrated and sharing responsibilities. The SCDC (2011) posits the following as key success factors in community capacity building:

- a) Focus on education and development of human and social capital and increased connectedness;
- b) Co-ordination across government portfolios, partnerships between spheres of influence and civil society and business community;
- c) Bottom up approaches on problem solving, outside solutions not always welcome, local identity, leadership and knowledge and management are critical components;
- d) Flexible approaches that emphasise the importance of continuous reflection and development and;
- e) Sustainable strategies and long-term development projects are better than once off projects.

The SCDC argues that “the success factors tend to be mutually reinforcing and suggest that the

process of community capacity building is as important as the outcomes” (ibid, p. 8).

Capacity building has become an integral part of the work of many NGOs, including NGO MFIs, and examples such as CARE International play an important role in community capacity building. Langran cited in Bhattacharjee & Bhattacharjee (2009) views the role of NGOs in capacity building as one of strengthening the development abilities of communities through education, skills training and organisational support. Specifically, five major roles are identified that NGOs play in developing capacity for community individuals, community groups, the whole community or community networks (Bhattacharjee & Bhattacharjee, 2009; Ulleberg, 2009):

- a) NGOs work with communities in needs assessment and analysis, identifying their priorities and developing community action plans. They also provide training in skills required by the community to be able to implement and constantly review the action plan and implementation process.
- b) NGOs assist communities to exercise power and influence through establishing and providing information and advice to forums, systems and structures.
- c) NGOs support the development of skills and confidence in activists and community-based organisations through provision of training and planning advice.
- d) NGOs promote broad-based participation in community affairs by strengthening community groups, networks and organisations.
- e) NGOs assist communities to manage their resources and services through providing project management support, as well as funding.

2.9 UBUNTU AND ITS KEY FEATURES

This study was done in an African country. As such I found necessary to look at how the dimensions of Ubuntu applied to the Tabudira group, hence it was important to briefly review related literature.

Defining Ubuntu

Ubuntu originates from an African expression in Xhosa “umuntu ngumuntu ngabantu”. Some express it as “you are because we are”, which means each individual’s humanity is ideally expressed in relation to others (Mabovula, 2011). Tutu (2004) further elaborates this when he says “A person is a person through other persons. None of us comes into the world fully informed. We would not know how to think or walk, speak or behave as human beings.

We need other human beings in order to be human” (p.25). Accordingly, Shizha cited in Hapanyegwi-Chemhuru and Shizha (2012, p.8) notes that Desmond Tutu says,

A person with Ubuntu is open and available to others, affirming of others, does not feel threatened that others are able and good, for he or she has proper self-assurance that comes from knowing that he or she belongs in a greater whole and is diminished when others are humiliated or diminished, when others are tortured or oppressed.

Khoza (2006, p. 265) defines Ubuntu “as an African value system that means humanness as it is characterised by values of caring, sharing, compassion, communalism, communocracy and related dispositions”. Mbigi cited by Mabovula (2011) provides four dimensions of Ubuntu which are compassion, respect and dignity, solidarity and survival. Poovan et al., (2006) describe these dimensions as a collective value system.

2.9.1 Dimensions of Ubuntu

Compassion

Compassion illustrates the quality of understanding of another’s problems and the urge for helping each other. Mbigi (1997) argues that when Africans grow up, one of the important things they learn is that they are all interconnected and only by sharing and giving can they eventually receive and this is a communal lifestyle, it is love.

Broodryk cited in Sigger et al., (2010) demonstrates this when he says sorrow shared is half sorrow, as such people have to practice sincere sympathy with others. This personal understanding and caring will eventually lead to the feeling of belonging to the whole community. Poovan et al., (2006) also say compassion is about a deep caring and understanding of each other. They express compassion as a “human quality of understanding the dilemma of others and wanting to help them” (p.18). During hard times community members share the burden and people are encouraged to talk to others and share both their exciting and bad experiences. From an early age Africans are socialized to the idea that there is interconnectedness within the community and that people belong to a larger community (ibid). Nussbaum cited in Poovan et al., (2006), notes that as Africans we are encouraged to be active listeners. This is different from the Western way of even greeting where, people are satisfied with just a cold greeting of just saying ‘hi’ to the other person, without any further genuine inquiry about the other person’s wellbeing(ibid, p. 11). Mangaliso cited by Sigger et

al., (2010, p.12) asserts that “In Africa humanism smiling and laughing is a very basic behavior, especially within the Ubuntu lifestyle ... within the Ubuntu philosophy the social effect of conversation, the dialogue, is emphasized, in this way the understanding among the members is of greater importance, than the accuracy of language”. Compassion is demonstrated through caring, sharing, sympathy, empathy and forgiveness.

Respect and dignity

Respect and dignity are closely related dimensions hence the two values are taken together. These two dimensions in the African culture are considered as one of its building blocks and in Mbige's collective five fingers theory they are seen as the cardinal social values (Poovan et al., 2006 citing Yukl). Poovan et al., (2006) further define respect “as objective, unbiased consideration and regard for rights, values, beliefs and property” (p.18). The Oxford dictionary defines respect as due regard for the feelings and rights of others and dignity as the state or quality of being worthy of respect. As Africans grow up, they are socialized to be respectful to elder people and all members of their community in turn receive dignity (ibid). In our Zimbabwean languages being respectful is called ‘ukuhloniphana’ in IsiNdebele or ‘kuremekedza’ in ChiShona. Closely related to the notions of respect and dignity is trust as expressed by Mangaliso (in Sigger et al., 2010, p.15) that “Gray hairs are respected. High levels of Respect and Dignity will lead to high levels of mutual trust, which in turn will lead to high group performance”. Respect and dignity is demonstrated through being objective, unbiased, value systems and belief systems.

Solidarity

According to Sigger et al., (2010, p.13),

Solidarity is about accomplishing difficult tasks collectively. Personal interests are less important than community needs. African people feel the responsibility towards the community. The solidarity spirit can be translated into collective singing, effort at work, celebrations, rituals and family life ... A happy life indicates that other people should be praised on achievements and gratitude for favors done.

Broodryk (2006) notes that solidarity spirit increases the cohesion among members of a group and it creates a culture of empowerment. The solidarity spirit improves the community feeling within the organisation. Accordingly, Poovan et al., (2006) (citing Nussbaum) assert that the bond of solidarity in the African context consists of “biological, and non-biological bonds” (p.18) and these are created and maintained through the spiritual values. They further note that

The spirit of solidarity permeates every aspect of an African life and collectively expressed through singing, effort at work, initiation and war rites, worship, traditional dancing, hymns, storytelling, body painting, celebrations hunting, rituals and family life (ibid, p.18).

Because of this Sigger et al., (2010, p.13) conclude that the dimension solidarity is a necessary condition for group or team cohesion and commitment hence the elimination of the “I state of mind” to we which leads to the African statement ‘you are because we are’

Solidarity is demonstrated through biological and non-biological bonds, brotherhood, sisterhood, mutual support, team spirit, cohesion.

Survival

At the heart of Ubuntu is the dimension of survival (Poovan et al., 2006; Sigger et al., 2010). This is well expressed by Sigger et al., (2010) when they say:

In spite of all the difficulties and distress, African people still live and exist. African people rely on each other through brotherly caring. African people combine their resources and strengths and in this way they create communities. Survival can be seen as the shared will to survive, so you share the little you have with others” (p.12).

Similarly for Broodryk (2006), two of the values of Ubuntu that he developed, namely togetherness and brotherhood, belong to the dimension of survival. Mbigi cited in Sigger et al., (2010) argues that members of a group or team will always rely on each other in order to increase effectiveness in order to achieve their goals, they will make sacrifices despite other differences they have so that they survive. Sigger et al., (2010, p.14) further argue that “the members of the group work together as a collective, to solve problems of individuals. It can be questioned whether those values are more related to the dimension of solidarity since it is

about the ‘we’-feeling between the members”... when an individual is part of the community, so really a part of the organisation, then the idea of an extended family arises. These bonds are not based on biological ties, but on bonds of solidarity.

Mabovula (2011, p.3) notes that Mbigi’s model of Ubuntu which provides the four dimensions above is based on the following four principles.

- Morality which involves trust and credibility;
- Interdependence which concerns the sharing and caring aspect that is cooperation and participation;
- Spirit of man [and woman] which refers to human dignity and mutual respect that insist that human activity should be personal driven and humanness should be central and lastly;
- Totality, which pertains to continuous improvement of every member.

To sum up, Broodryk cited in Poovan et al., (2006) says these five values are like a spear that is used to defend brotherhood, sisterhood and manage society as well as to guide interpersonal relations in the African society.

Survival is demonstrated through brotherly care, self-reliance, perseverance, personal responsibility and sacrifice.

Sigger et al., (2010) note that there is a close relationship between the dimensions of Survival and Solidarity because as individuals feel that they are part of the community, then the spirit of solidarity develops.

In this study, Ubuntu was used as a lens to explore how poor women get together and support each other in good times and in bad times in order to improve their livelihoods. Ubuntu is also used to demonstrate how the women value their relationships as Africans.

2.10 CHAPTER SUMMARY

In the review of the literature related to the study in this chapter, I began by discussing the general provision of financial services in developing countries before focusing on microfinance in particular. I presented a brief history of microfinance, and then considered its different providers in some detail, focusing particularly on NGOs, as this is the focus of this study. I showed how microfinance in developing countries (such as Zimbabwe, the study location) has

come to specifically target the poor, particularly women (the study focus). With Zimbabwe as the specific focus, contextual factors, including policy provisions related to microfinance and NGOs were discussed. The discussion then considered how microfinance has come to be coupled with training and community capacity building, partially because of the emphasis on the role of adult education in poverty reduction and empowerment in developing countries. Studies on microfinance and its effects, particularly in relation to women, show how the effects of microfinance, while generally considered positive, have been uneven and contested. In the following chapter, the theories underpinning this study are discussed, viz. the sustainable livelihoods framework developed by Chambers and Conway and communities of practice theory as developed by Lave and Wenger.

CHAPTER 3:

THEORETICAL FRAMEWORK

3.1 INTRODUCTION

Chapter One introduced the study, discussing its background, rationale, purpose and focus, as well as presenting the key research questions. The theoretical frameworks, the sustainable livelihoods framework by Chambers and Conway and communities of practice theory by Lave and Wenger, were also briefly introduced. In Chapter Two, the broader literature related to the study was discussed. Chapter Two started with a discussion on the financial sector in developing countries. This was followed by a discussion on microfinance, its history, the providers and the sector in Zimbabwe. The study focus is on women's experiences of NGO capacity building in microfinance, and thus, the literature on women and microfinance was reviewed. The chapter ends with a discussion on microfinance training and community capacity building.

Although this study employed the sustainable livelihoods theory (Chambers & Conway) as a primary theoretical lens to engage with the nature of learning through participation in ISaL, communities of practice (CoP) theory (Lave and Wenger) was also included to explore learning. In this chapter, I discuss the origins of both theories and their key concepts, their application, how they provide a lens for this study and the existing critiques.

3.2 THE SUSTAINABLE LIVELIHOODS FRAMEWORK

3.2.1 The concept of livelihood and its components

The World Commission on Environment and Development (WCED) (1987) originally defined livelihoods as “adequate stocks and flows of food and cash to meet basic needs” (p. 2). This definition was later modified by Chambers and Conway (1992), who define a livelihood as “comprising of the capabilities, assets (stores, resources, claims and access) and activities required for a means of living” (p. 6). Chambers and Conway's definition of livelihoods is now widely used by a number of organisations involved in development work. However, there has been some criticism of their conceptualisation. For example, Gebre-Egziabher (2010) notes that the meaning of capabilities overlaps assets and activities, whereas their definition sees these as separate things. Their definition has also been narrowed by some writers. For example,

some define a livelihood as consisting of both the generation of income and the ownership of assets that reduce the vulnerability of marginalized communities (Rengasamy, 2009; Wei, Su, Qi & Sun, 2016), thus greatly conceptually limiting possible livelihood activities, and understanding assets in an extremely narrow way (as things that can be owned). Indeed, the United Nations Development Programme (UNDP) notes that livelihoods and jobs are often used interchangeably, when in fact there is a difference between the two terms (Rengasamy, 2009). As the UNDP argues, a job is paid employment, either in the formal or informal sector, whereas a livelihood can be based on income from a job and/or assets and entitlements (ibid).

Livelihood portfolios

In poor communities, “Livelihoods are composed in complex ways, with multiple and dynamic portfolios of different categories, often improvised” (Scoones, 1998, p. 8). For example, someone may survive entirely through subsistence agriculture; or through a combination of growing food, selling surplus, and government grants; someone might survive entirely from a monthly salary as a nurse; or they might have a part-time casual job, sew clothes for personal use and for sale, and also receive assistance from family members through occasional loans of money when needed. The combination of different activities is referred to as a ‘livelihood portfolio’.

Livelihood strategies

People make choices about their livelihoods, such as which activities to engage in, when, how, and so on. Scoones (1998) argues that “livelihood strategies may involve the use of a range of tactics. For instance, people may stint, hoard, protect, deplete, claim, borrow, share, steal and so on” (p. 17). However, according to Scoones, rural people tend to adopt one or more of three key livelihood strategies: agricultural intensification or extensification, migration and, livelihood diversification. Agricultural intensification means trying to increase production from farming, by investing in, for example, better machinery or agricultural inputs like fertilizer or better seeds, or by increasing labour (getting others to help with the work or working longer hours). Agricultural extensification means farming more land. Migration, obviously, means moving elsewhere in the belief that you will be able to achieve a better livelihood there. This could be to a different rural area; or to an urban area. Scoones emphasises how interlinked rural and urban livelihoods usually are (Scoones, 1998). Livelihood diversification is often discussed only in relation to rural livelihoods (Gebre-Egziabher, 2010; Wei, Su, Qi & Sun, 2016), although it also applies to urban livelihoods. In the rural context, it

is a process where rural people engage in a diverse portfolio of activities and assets in order to make a living. Scoones (1998) suggests that combining a range of strategies and activities is very common. These may include both farm and off-farm activities in addition to usual agricultural activities (Assan, 2014; Gebre-Egziabher, 2010).

Livelihood pathways

A livelihood pathway is the result of the choices someone makes about their livelihood over time: “This may have been the consequence of a set of conscious and planned choices or the result of unintended consequences of other actions” (Scoones, 1998, p. 18). According to Chambers and Conway (1991), a livelihood may be predetermined accidentally at birth; for example, children who are born in farmworker families are likely to be farmworkers as well. A livelihood can also be socially defined: for example, in Zimbabwe women tend to engage in livelihood activities such as vending, market gardening or sewing, in addition to their normal reproductive roles of childcare, caring for the sick and elderly, cooking, cleaning and other household chores. Men tend to engage in more formal high-paying activities such as commercial farming. Age may also determine preference for livelihood strategies, with adults preferring livelihoods that keep them at home and that are legal, whilst youth might be more prepared to choose migration or even engage in more risky or illegal strategies. Livelihoods tend to differ by location, so rural and urban people may have different livelihood strategies. Some livelihoods are determined by degrees of desperation related to the socio-economic and ecological situation that people may find themselves in. For example, in Zimbabwe, there is a high unemployment rate; some youths have resorted to illegal business deals, whilst others have migrated to neighbouring countries as economic refugees. Better-off households have a greater ability to choose a livelihood through, for example, education or migration.

3.2.2 The concept of sustainable livelihoods

A livelihood may not be sustainable if it cannot survive shocks and stresses, or if it is inherently compromised. A good example is what happened in Zimbabwe recently with small-scale poultry producers when there was an outbreak of avian flu which led to the death of chickens. The government also slaughtered some of the chickens to contain the disease. After the outbreak was contained some of the small-scale poultry producers were not able to resume business. Similarly, for people engaged in savings and lending associations as a livelihood strategy, if something happens and they fail to raise money for contributions or to repay a loan, and if they do not have other plans or some kind of insurance, they may have to withdraw from

the group and thus compromise their livelihood. Some livelihood strategies such as sex work, or those which involve illegal activities (selling drugs, theft, etc.) are inherently precarious and potentially unsustainable.

Accordingly, Chambers and Conway sought to define sustainability in a livelihood thus:

A livelihood is sustainable when it can cope with and recover from stresses and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term. (1991, p. 6)

The Institute of Development Studies (IDS), which has played a key role in developing the concept, adds that to be sustainable, a livelihood must not undermine the natural resource base (Scoones, 1998). The sustainable livelihoods (SL) concept is popular in the development sector, because it takes into consideration all signs and symptoms of poverty, not only income, thus including vulnerability and social exclusion (Krantz, 2001). The SL concept provides three major insights that have been ignored by other development approaches such as integrated rural development and the community-based approaches (Krantz, 2001; Rengasamy, 2009). Firstly, it acknowledges that economic development does not always reduce poverty; whether it does, depends on the capabilities of the people to take advantage of expanding economic growth. For example, in countries with low literacy levels the poverty levels are very high. Secondly, poverty relates to other dimensions besides income, such as poor health, provision of social services and literacy levels. The third insight is that SL puts people at the centre of development, acknowledging that poor people know their problems and have solutions to those they are facing and, hence, and that it is important to engage them in programme and policy development (Krantz, 2001). The concept also recognises the importance of the specific context within which people seek out livelihoods, and the impact of formal and informal organisational and institutional factors on livelihoods (Scoones, 1998).

3.2.3 The sustainable livelihoods approach

The sustainable livelihoods approach (SLA) is defined by two key elements: “a set of principles to guide action to address poverty and... a framework that helps in understanding the complexities of poverty” (Rengasamy 2009, p. 11). The main objective of SLA is to gain a better understanding of the different livelihood strategies for groups of people and what influences their livelihoods, and, on the basis of this, develop programmes to address poverty (DFID, 1999). The SLA is very flexible and represents a positive change in thinking about

poverty and poverty elimination different from other approaches that have not been people-centred (Kollmair & St. Gamper, 2002; Rengasamy, 2009). The approach has the following key principles to guide development organisations in developing livelihood programmes (DFID, 1999):

People-centred: The approach seeks to understand issues affecting livelihoods of people, their livelihood strategies, and their livelihood priorities. It takes into consideration different possibly vulnerable groups, such as women and girls, men and boys, people with disabilities, the elderly, and youth.

Holistic: The approach recognises the variety of different factors and processes that affect people's livelihoods and the choices that they make to improve their livelihoods. It works with different sectors in a common framework.

Dynamic: The SLA development planning recognises that there can be rapid change in livelihood strategies for poor people. The livelihoods are affected by context; hence, support needs to be very flexible (Scoones, 2009).

Building on strengths: The approach builds on the existing strengths of people concerned, rather than their deficiencies.

Macro-micro linkages: The approach takes into consideration the links between high level policies and community levels and household levels. It draws in relevant partners, whether state, civil or private; local, national, regional or international.

Sustainability: There are four key sustainability dimensions: economic, institutional, social and environmental, which must always be balanced. However, "very few livelihoods qualify as sustainable across these dimensions" (DFID, 1999, p. 9). Successful development means people will continue to enjoy the benefits of the project after financial support has ended.

As discussed, the second key element of the SLA is the framework for understanding the complexities of poverty. To assist in planning development initiatives, it emphasises the importance of a thorough analysis of "the livelihood resources, institutional processes and livelihood strategies which are important in enabling or constraining the achievement of sustainable livelihoods for different groups of people" (Scoones, 1998, p. 3). The framework is the analysis tool for doing this (Carney, 1988; DFID, 1999; Krantz, 2001; Gebre-Egziabher, 2010; Rengasamy, 2009). As Rengasamy points out, the framework is very useful in understanding how the poverty factors interact with each other, such as how assets are affected

by the vulnerability context.

The SLF has developed over time. Using Chambers and Conway, Scoones (1998) developed a first tentative framework for analysing livelihoods that many organisations have since adapted to suit their organisational requirements. Some of these include DFID, UNDP, SIDA, Oxfam and CARE. Scoones argues, “The framework can be applied at a range of different scales – from individual, to household, to household cluster, to extended kin grouping, to village, region or even nation, with sustainable livelihood outcomes assessed at different levels” (ibid, p. 3). From Scoones’ framework (Figure 5), key elements have been developed, and these are explained in the following section. In unpacking these elements, I draw mostly from Scoones, but also from other writers.

3.2.4 The sustainable livelihood framework

As can be seen from Scoones’ model (Figure 5), the sustainable livelihood framework (SLF) has the following basic key elements: context, livelihood resources (or capital), institutional structures and processes, livelihood strategies and livelihood outcomes. These assist in a sound analysis:

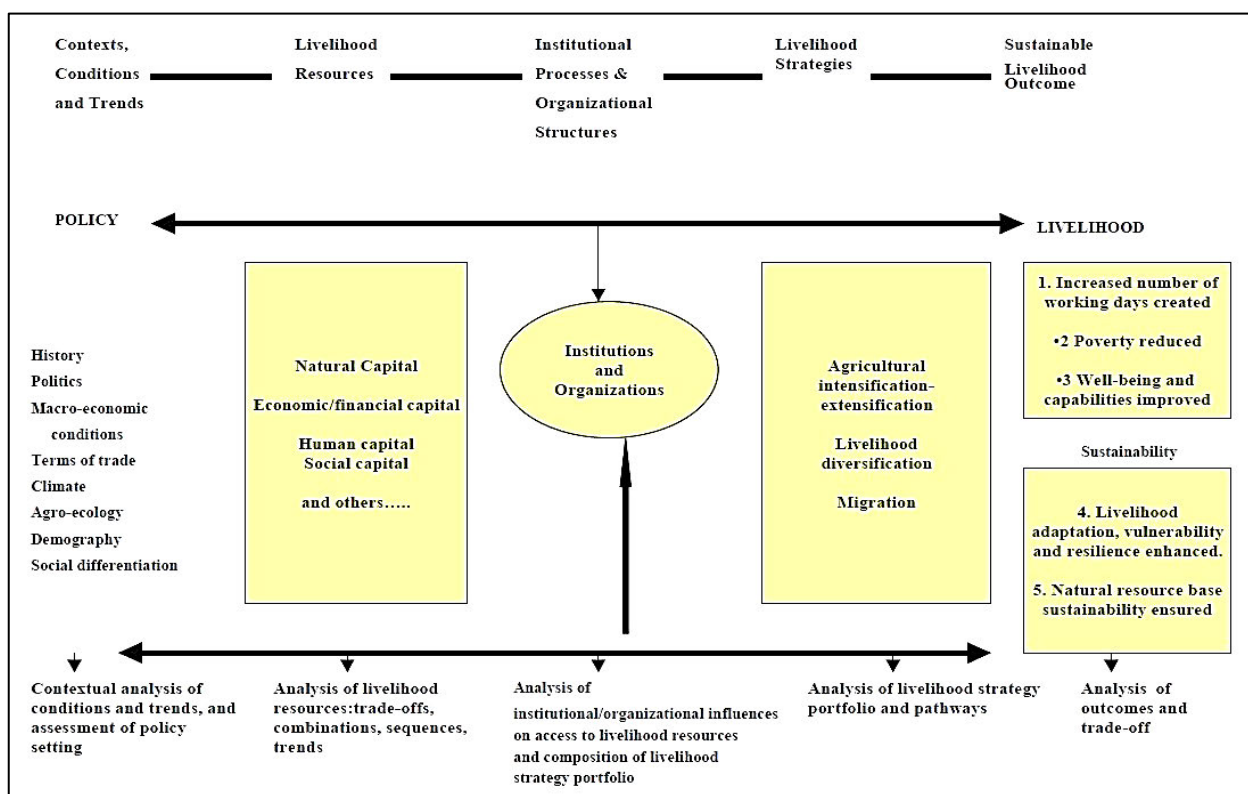


Figure 5: Scoones’ sustainable livelihood framework (SLF) (1998, p. 4)

Given a particular *context* (of policy setting, politics, history, agro ecology and socio-

economic conditions), what combination of *livelihood resources* (different types of ‘capital’) result in the ability to follow what combination of *livelihood strategies* (agricultural intensification/extensification, livelihood diversification and migration) with what *outcomes*? Of particular interest in this framework are the *institutional processes* (embedded in a matrix of formal and informal institutions and organisations) which mediate the ability to carry out such strategies and achieve (or not) these outcomes. (Scoones, 1998, p. 3;)

Each of these five key elements, as they appear in Scoones’ model, is expanded on below.

Context

Context is the external environment in which people live and have little or uneven control over, although it profoundly affects their livelihoods. It includes, according to Scoones, policy setting, history, agro ecology and socio-economic and political conditions. These affect the possible combination of resources that results in a set of livelihood strategies with expected livelihood outcomes. The context also refers to the critical trends, shocks and seasonality that affect livelihoods and the wider availability of assets. As the context changes, it creates new livelihood challenges and opportunities (Bhatia & Khaerunnisa, 2005). Analysing context involves looking at current conditions, as well as trends over time, including an assessment of the policy setting terrain (Scoones, 1998).

Livelihood resources

Livelihood resources are the basic material and social, tangible and intangible, assets that people use for constructing their livelihood portfolios. The choice or necessity to pursue different strategies is influenced by the possession of or access to these resources. They include different kinds of capital: human, social, natural, physical and financial (DFID, 1999; Krantz, 2001; Scoones, 1998). Goodwin (2013) argues that for a livelihood to be sustainable, all the five kinds of capitals must be maintained; however, there is considerable debate in the literature about whether this is so. What seems to be necessary is the existence of these forms of capital to be able to pursue different livelihood strategies.

Scoones (1998, p. 8) provides a way of analysing these livelihood resources through a checklist of the following questions:

- a. Sequencing: What is the starting point for successfully establishing a particular livelihood strategy? Is one type of livelihood resource an essential precursor for gaining

access to others?

- b. Substitution: Can one type of capital be substituted for others? Or are different capitals needed in combination for the pursuit of particular livelihood strategies?
- c. Clustering: If you have access to one type of capital, do you usually have access to others? Or is there a clustering of particular combinations of livelihood resources associated with particular groups of people or particular livelihood strategies?
- d. Access: Different people clearly have different access to different livelihood resources. This is dependent on institutional arrangements, organisational issues, power and politics (see below). A socially differentiated view to analysing livelihoods is therefore critical, one that disaggregates the chosen unit of analysis – whether community, village or household – and looks at individuals or groups of social actors and their relationships, in relation to the range of relevant dimensions of difference (wealth, gender, age and so on) and the distribution of control over resources.
- e. Trade-offs: – In pursuing a particular portfolio of livelihood strategies, what are the trade-offs faced by different people with different access to different types of livelihood resource? Depending on who you are, differential access to different types of capital may have positive or negative implications in terms of the success or otherwise in the pursuit of a sustainable livelihood.
- f. Trends: What are the trends in terms of availability of different types of livelihood resource? How are different capital assets being depleted and accumulated, and by whom? What are the trends in terms of access? What new livelihood resources are being created through environmental, economic and social change?

Scoones states: “In order to create livelihoods . . . people must combine the ‘capital’ endowments that they have access to and control over” (Scoones, 1998, p. 8). It is important to note that the different kinds of capital, human, social, natural, physical and economic/financial capital, or resource, interact greatly in the construction of livelihoods. Each is discussed briefly below.

Human capital includes the health, knowledge, skills, intellectual outputs, motivation and capacity for relationships of the individual, A combination of these enable people to pursue different livelihood strategies and achieve their livelihood objectives (DFID, 1999; Porritt,

2012). It also includes joy, passion, empathy and spirituality (Porritt, 2012). At household level, human capital is also a factor of the amount and quality of labour available; however, this varies according to household size, skill levels, leadership potential and health status. Human capital appears in the generic framework as a livelihood asset, that is, as a building block or means of achieving livelihood outcomes. Its accumulation can also be an end in itself. Many people regard ill-health or lack of education as core dimensions of poverty and overcoming these conditions may be one of their primary livelihood objectives (DFID, 1999).

Social capital. As Scoones (2002, p. 8) defines it, social capital is “the social resources (networks, social claims, social relations, affiliations, associations) upon which people draw when pursuing different livelihood strategies requiring coordinated action”. These resources are developed through networks and connectedness, membership of formal and informal groups, and relationships of trust, reciprocity and exchange that facilitate co-operation, reduce transaction costs and may provide the basis for informal safety nets amongst the poor. Social capital is thus embodied less in the physical infrastructure such as land, factories and buildings, but more in human beings, in their knowledge and skills and their ability to associate (Fukuyama, 1995; Thomas, 2000), which also includes affective aspects such as belonging, love, and self-esteem, which link with human capital. Coleman (1998) defines social capital as the ability of people to work together towards a common purpose in groups and in organisations. The Scheffler (2013, p. 43) expands on this, defining social capital as “networks with shared norms, values and understandings that facilitate co-operation within or among groups”. According to this organisation, the variety of forms social capital takes can be divided into three main categories:

bonds which are links based on common identity like family, close friends and people who share culture and ethnicity; the **bridges** which are links that stretch beyond a shared identity like acquaintance, colleagues and associates; and **linkages** which are links across social classes. (ibid, p. 43)

These social networks can broadly take two forms: “they can be formal, thus individuals who deliberately form or join groups or informal, evolving as people form friendship” (Häuberer, 2014, p. 3). The informal social networks of family, friends, and community members are particularly valuable resources beneficial to poor and underprivileged communities (Musinguzi, 2015 citing Campbell; Narayan & Pritchett, 1999; Woolcock & Narayan, 2000). Social organisations such as NGOs can also have a critical role in facilitating the transmission

of social capital through the social networks that they give rise to.

Social capital is particularly relevant to this study, because of its focus on the ISaL group as a social network. According to the literature, social capital affects both the joining process, and the ongoing life of a group. Musinguzi (2015) has argued, for instance, that women's participation in externally initiated interventions such as VSLAs or ISaLs are influenced by existing social relationships: "These social networks influence women's decisions to join VSLAs and to challenge structural barriers, and they enable women to expand and maintain friendship networks" (ibid, p. 3). Benda (2012) points out that a study of savings and credit associations carried out in Rwanda found that networks of friends, harnessed through trusting face-to-face relations, reduced members' feelings of isolation. Thus, social capital can help a group survive, for example, through members of a savings group helping a group member who falls sick to raise money for subscriptions or boost his/her income generating project. In microfinance, groups are an asset, as they are information hubs, providing support to each member both financially and socially (Fafchamps et al., 2011; Sach, 2014). Newman, Tarp and Broek (2014) further point out that social capital in microfinance provides valuable information and support that informs the financial behaviour of microfinance clients. Social capital can thus act as a substitute for formal institutions that fail to provide microfinance services to the poor. Its networks can eliminate the barriers to information on financial services (Newman et al., 2014).

Natural capital is the term used for the natural resource stocks from which resources flow and services useful for livelihoods may be derived (Chambers & Conway, 1991; DFID, 1999). Some examples are fertile soil for farmers, the availability of water and good seeds; or a good environment for carrying out a particular business such as a good climate for certain agricultural projects. It may also include materials such as thatching grass for repairing roofs, or stones or timber for building walls. Within the SLF, there is a close relationship between natural capital and the vulnerability context. The devastating shocks that affect livelihoods are mostly natural processes that destroy natural capital, for example, fires that destroy forests, or floods and earthquakes that destroy agricultural land (DFID, 1999).

Physical capital comprises the basic infrastructure and producer goods needed to support livelihoods. As can be seen in Figure 5, this capital does not feature in Scoone's framework; but it is now generally included in the SLF and is thus discussed with the other types of capitals he does include. Infrastructure consists of changes to the physical environment that help people

to meet their basic needs and to be more productive; producer goods are the tools and equipment that people use to function more productively. The DFID (1999) identifies affordable transport, secure shelter and buildings, adequate water supply and sanitation, clean, affordable energy, and access to information as essential for sustainable livelihoods (ibid). There is often a need for other forms of capital in order for physical capital to be accessed, for example, human capital in the form of labour for the construction of buildings, and natural capital such as coal or fuel as an energy source for production. When these run out or become expensive, the physical capital may be affected, which, in turn, affects livelihoods.

Financial capital denotes the financial resources that people use to achieve their livelihood objectives. It is the availability of cash, or the equivalent, that enables people to adopt different livelihood activities and strategies. These may include savings, cash or credit and other economic assets (Chambers & Conway, 1992; DFID, 1999), and thus, clearly microfinance links directly to this capital. Access to financial capital interrelates with access to the other forms of capital here discussed. For example, if one invests in education and health, human capital is improved, potentially opening up new livelihood options or making a livelihood more secure. Healthy people have the capacity to work. Similarly, if one uses financial capital to invest in physical capital such as the maintenance of roads, it means access to markets will be maintained and this can improve livelihoods. Therefore, if physical capital is maintained, it can help people to continue with a livelihood that helps them raise money to invest in savings. A lack of financial capital might cause someone to cut back on expenditure on food, or housing, or education, thus affecting their human capital negatively. Debt might mean that someone has to sell off a physical asset, thus further undermining their physical capital. Of importance to take into account is Scoones' (1998) note of the fact that some capitals are less tangible than others. For example, some capitals can depreciate, be consumed, or be sold off, more so than others, and analysing the trade-offs between types of capitals can be made more difficult because some are 'things' (like land), whilst others are 'processes' (like social claims).

Institutional processes and organisational structures

Sometimes called policies, institutions and processes (PIP), according to the DFID (1999), these are the institutions, organisations, policies and legislation that shape livelihoods. These institutions operate at all levels, from the household to the international arena, and in all spheres, from the most private to the most public. They effectively determine: access to various types of capital, livelihood strategies, and decision-making bodies and sources of influence;

the terms of exchange between different types of capital; and the returns, economic and otherwise, to any given livelihood strategy. The institutions include both government departments and the private sector (Chambers & Conway, 1991); but Scoones (1998) argues for a broader understanding that includes patterns of behaviour or regularised practices, structured by the rules and norms of society, for example, patriarchy. He elaborates: “Institutions may thus be both formal and informal, often fluid and ambiguous, and usually subject to multiple interpretations by different actors” (Scoones, 1998, p. 12). Therefore, power relations are an important part of any analysis of the role of this element. Institutions can thus be viewed in terms of the ‘rules of the game’, as opposed to organisations, which can be viewed as ‘players in the game’. Some examples of PIP are culture and local leadership at community level, and these may play an important role in accessing financial capital, including microfinance. Development agencies such as CARE may not give out money, but they will facilitate the processes that enable people to access financial capital, such as mobilisation of savings. The government, which is a major institution, will have policies regulating the finances of the country, which can then impact on the local context. Governments may also have policies and regulations related to microfinance. The financial sector, on the other hand, will have rules and regulations in terms of access to financial services, and these will determine access to capital and the choices of livelihood strategies (DFID, 2014). Scoones (1998) asserts that a thorough analysis of institutional processes and organisational structures is essential. This must include how institutions and organisations influence access to different capital, and thus, livelihood portfolios and livelihood strategies:

An analysis of an institutional matrix would look at which combinations of the wide range of informal and formal institutions and organisations operating at different levels – from within the household to the national (sometimes international) level – particularly influence different people’s abilities to pursue combinations of different livelihood strategies, with what result for sustainable livelihood outcomes. (p. 13)

Scoones points out that because of the complexity involved, this is no easy task.

Livelihood strategies

Livelihood strategies are the range and combination of activities and choices that people make, or undertake, in order to achieve their livelihood goals, such as productive activities, investment strategies, and reproductive choices which may include caring responsibilities and household maintenance (DFID, 1999). Some choices, activities and strategies may be

agricultural intensification, off-farm income generating activities, education and migration (Chambers & Conway, 1991). Scoones notes that “identifying what livelihood resources (or combination of ‘capitals’) are required for different livelihood strategy combinations is a key step in the process of analysis” (Scoones, 1998, p. 9); he proposes that in analysing a livelihood, it is important not only to identify the kind of strategy adopted, but also its nature. For example, in looking at agricultural intensification/extensification, the analysis should consider the extent to which this is capital-led or labour-led. Where livelihood diversification is identified, the analysis should consider whether this is the result of an active decision for the purposes of accumulation and investment, or more as a mechanism for immediate survival, or because other strategies have failed. Similarly, if migrancy has been used as a strategy, to what extent was this voluntary, and what has been the result. Scoones also asserts that it is essential to understand individual strategies within a broader context of the household, and even beyond. One person’s livelihood activities might affect others, both in the present and in the future:

For instance, a successful agricultural intensification strategy pursued by one person may prove an opportunity for another person’s agricultural processing or petty trading livelihood diversification strategy. By contrast, another type of agricultural intensification may undercut others’ strategies by diverting such factors as land, labour, credit or markets. Similarly, in relation to livelihood diversification, it may make sense for individuals to specialise, while households diversify, or whole villages may specialise in a particular activity, in the context of a highly diversified regional economy (p. 10).

To deal with potential risks, someone (or a household) may choose one or more of five alternative options (Scoones, 1998):

1. Someone might accumulate livelihood resources, so that they have reserves to help them cope when they experience a shock, for example, storing food, or saving money.
2. They might spread their activities over space or time, so that a particular risk does not affect all livelihood activities, for example, in case of drought, someone might have a livelihood activity that is unrelated to food production, which will allow them to cope.
3. They might change the mix of different activities to ensure that any one risk will not affect multiple livelihood activities.
4. They might use risk pooling; this is where the risk an individual faces is lessened by spreading the risk across a group, for example, burial societies allowing individuals to

cope better with the expenses of a funeral.

5. The overall resilience of the system might be increased so that shocks and stresses are not felt as badly as they would be otherwise.

Analysis should therefore look at what capital, or combination of capitals, are required for different strategies; what different options are being used (or not); and the context and sequencing of activities and strategies. Scoones thus suggests that any analysis needs to take into account scale and geography, but also changes over time, such as over seasons and between years. In other words, “a historical approach is central to any analysis” (p. 10).

Livelihood outcomes

Livelihood outcomes are the achievements or outputs of a livelihood strategy. Positive livelihood outcomes may be an increased income, increased well-being, food security at household level, and sustainable use of natural resources. Development initiatives aim to improve livelihood outcomes and Scoones (1998) proposes five indicators to assess these; only the final two discussed here are specifically related to sustainability.

The first indicator is the ***creation of working days***. This is “the ability of a particular combination of livelihood strategies to create gainful employment for a certain portion of the year” (Scoones, 1998, p. 5). Employment in this understanding is seen in relatively broad terms, not only income from waged work, but also work providing a consumable product (such as farming), and work providing recognition that someone is engaged in something worthwhile. In terms of waged/productive work, a minimum of 200 working days a year is needed to create a livelihood (Lipton cited in Scoones, 1998).

The second indicator is ***poverty reduction***. It needs to be seen in relation to how poverty itself is measured. Poverty reduction is easy to measure when poverty is defined in terms of income or consumption, and then a poverty line can be drawn. In the case of relative poverty, which relates to inequality and is qualitative, measurement poses some challenges. However, both quantitative and qualitative indicators work in combination (Scoones, 1998, citing Jodha and Schaffer).

The third indicator is ***well-being and capabilities***. These are both related to human capital and extends far beyond simply meeting material needs. Self-esteem, security, happiness, stress, vulnerability, power, exclusion, as well as more conventionally measured material concerns need to be considered. Chambers proposes allowing people themselves to define the criteria

for their measurement (Chambers cited in Scoones, 1998).

The final two indicators, livelihood adaptation, vulnerability and resilience, and the natural resource base, are related to dimensions of sustainability and resilience (Scoones, 1998), and are therefore what need to be aimed at in any development intervention attempting to improve the sustainability of livelihoods. ***Livelihood adaptation, vulnerability and resilience*** is the ability of a livelihood to cope with and recover from stresses and shocks. This resilience is central in the concept of sustainable livelihoods, and as discussed, people may choose different options for this. Different types of stress and shock can also lead to different responses. Indicators relating to resilience and adaptation can be developed using experiences of responding to shocks and stress (Bahadur et al., 2011). An example is the experience in Zimbabwe, where the collapse of the economy has enabled illegal moneylenders to lend in hard currency, even in the presence of local bond currency, because it maintains value, unlike the unstable bond.

The final indicator is ***natural resource base sustainability***. Natural capital is very important for rural people in particular. For people to draw livelihoods from natural capital it is important that the natural resource base is maintained with minimum destruction. Some indicators of natural resource base sustainability would include maintenance of fertile soil, lack of land degradation, availability of perennial water bodies, and adaptation to climate change.

However, Scoones notes that these five indicators of livelihood outcomes are not cast on stone:

The concept of sustainable livelihoods is a composite of many ideas and interests, the coming together of a number of different strands in the development debate. The important thing to recognise about the term is that it is always subject to negotiation. Thus, contradictions and trade-offs between different elements of the composite definition ... must always be recognised. Different people will inevitably have different views as to the priority indicators, and, where conflicts are highlighted, choices then have to be made. By disaggregating the definition [of sustainable livelihoods] into a series of indicators, however, such choices become explicit, making negotiation between outcome possibilities possible as part of any policy development, planning or implementation process which has sustainable livelihood concerns at its centre. (1998, p. 7)

As already mentioned, a number of development agencies have modified Scoones' (1998) framework to suit their organisational purposes. Two examples are discussed here; the DFID

model and the SLF model of CARE.

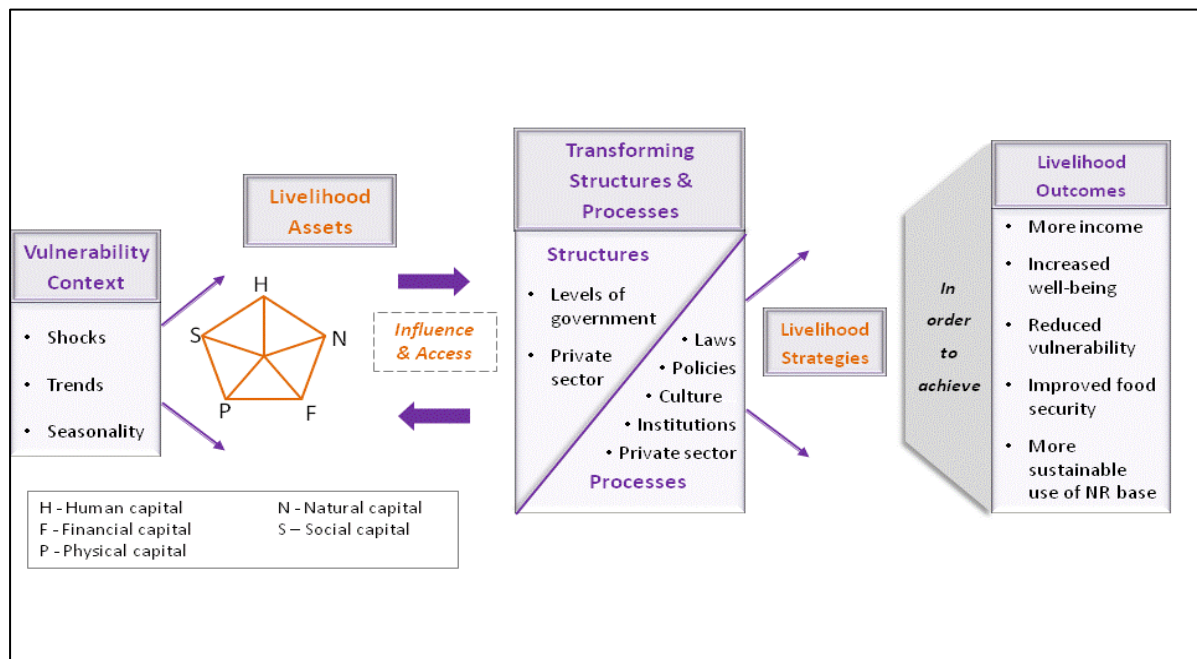


Figure 6: The Department for International Development sustainable livelihood framework, 1999

The DFID framework (Figure 6), which is one of the most used SLFs internationally, adopts the Chambers and Conway (1991) definition of sustainable livelihoods (DFID, 1999). The purpose of their framework is to improve the effectiveness of poverty reduction programmes (Krantz, 2001); hence, it is used for planning interventions and assessing the effectiveness of existing programmes (as, in a sense, this study does). In doing this, DFID follows the six key principles of SLA discussed on page 56 and argues that the principles should never be compromised (DFID, 1999). As can be seen, their model is very similar to the one developed by Scoones; but there are some notable differences. The context is more limited than in Scoones' model: five capitals are included (i.e. physical capital), and livelihood strategies are not specified. Importantly, working days, as a livelihood outcome, has been replaced by income.

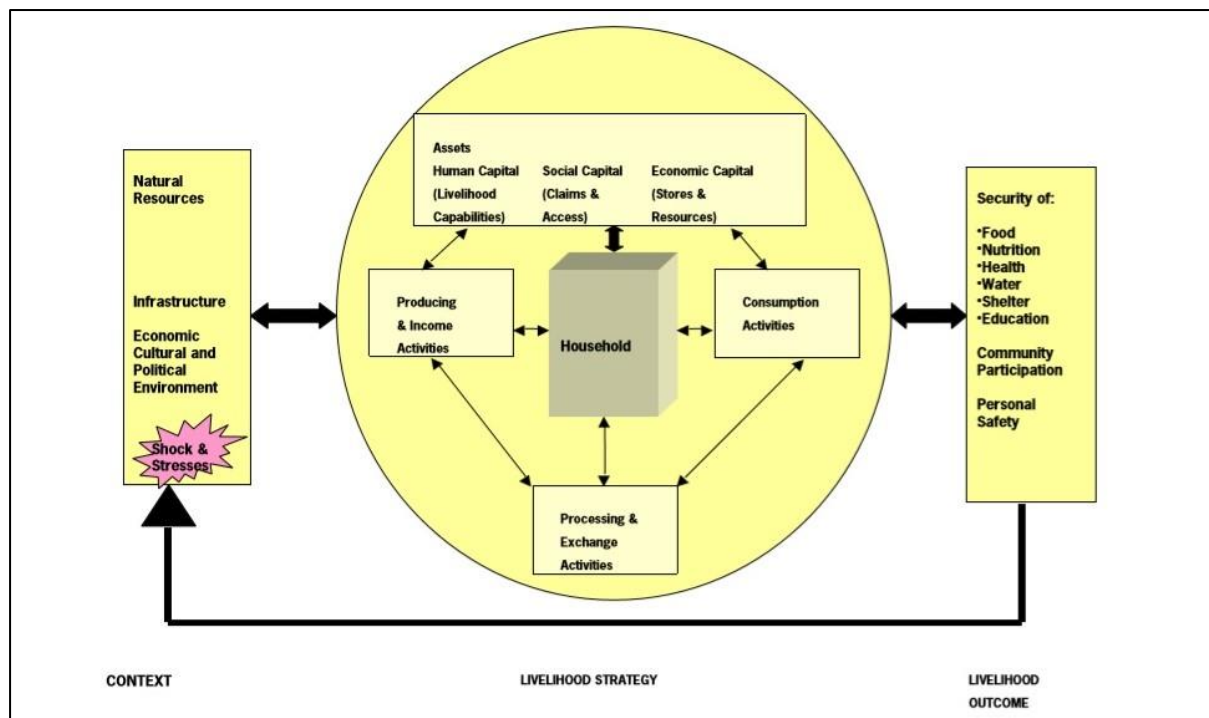


Figure 7: The CARE sustainable livelihoods framework (Krantz, 2001, p. 15)

Like the DFID model, CARE's framework (Figure 7) adopts Chambers and Conway's (1991) definition of a sustainable livelihood. From the definition, CARE identifies the following three attributes as central to its livelihood framework: "the possession of human capabilities (such as education, skills, health and psychological orientation), access to tangible and intangible assets and the existence of economic activities" (Carney et al., 1999, p. 4). These attributes define CARE's livelihood strategy, which it refers to as household livelihood security (HLS). This strategy emphasises capacity building and making people active in constructing their livelihoods, as opposed to being passive recipients of aid (Krantz, 2001). Household livelihood security has grown out of major shifts in CARE's thinking, resulting in three strategies: a focus on individual and household livelihoods as opposed to national and regional; a shift to both food and income security to allow the household to procure additional food to allow for an adequate diet; and a shift from a materialistic perspective to a social perspective that emphasises the enhancement of human capabilities to secure people's livelihoods (ibid).

CARE's SLF thus focuses on a household's livelihood strategy. In the framework (Figure 7) the asset box includes the capabilities of household members, the assets and resources to which they have access, their access to information, and their ability to claim from relatives, the state, or other actors. The framework reflects CARE's realisation that production and income activities are only a means to improving livelihoods and not ends in themselves. Evaluating the

changes taking place in the livelihood security status of households requires a monitoring focus on the consumption status and asset levels of household members (Carney et al., 1999).

To operationalise its framework, CARE begins with a collection of secondary data that provides information on poverty levels in different areas. From that they choose a region where poverty is highly concentrated. To determine the poverty levels, CARE collects information on population size for area, level of knowledge and education, food and seed security and the sources of income (CARE, 2019). They use participatory methods to identify vulnerable groups and the livelihood constraints that they face, and then select the appropriate community intervention (Carney et al., 1999). The organisation's mandate focuses programming on helping the poorest and most vulnerable people in society. They focus on three categories of activities: livelihood provisioning, protection, and promotion, as set out in Table 3 (Carney et al., 1999; Krantz, 2001).

Table 3: Categories of interventions by CARE

Focus	Timing	What it is	Types of Interventions
Livelihood provisioning	Emergency response	A set of relief-based interventions to provide essential needs for the maintenance of households	Provision of food, water, shelter
Livelihood protection	Short term	A set of interventions to protect household livelihoods systems to prevent erosion of productive assets or rebuilding the assets	Cash/food for work, seeds and tools, health education, flood prevention
Livelihood promotion	Long term	Development interventions that aim to improve the resilience of households to meet their basic needs sustainably	Microfinance, crop diversification and marketing, reproductive health, institutional development

As the focus of this study was on the long-term livelihood promotion projects, specifically microfinance, it sought to understand how communities have experienced NGO-led microfinance, and the capacity building related to it.

The crosscutting strategies in the CARE framework are social and personal empowerment interventions (Carney et al., 1999). Personal empowerment focuses on the enhancement of human capital to increase people's confidence and skills. This is achieved through facilitating

the formation of community groups such as the support groups and savings clubs. Social empowerment focuses on building capacity of community-based organisations to be capable of planning and implementing their community projects. An example is the support of village banks.

There are both differences and similarities across the two framework examples. While both begin by providing a context, this is presented slightly differently. The DFID framework includes shocks, trends and seasonality as components of the vulnerability context, whereas for CARE, this context includes natural resources (which may include issues of seasonality), infrastructure, and cultural, political and economic factors, as well as shocks and stresses. In a sense, CARE's context includes two forms of capital: infrastructure (physical capital) and natural resources (natural capital). Its framework thus lists only the other three capitals in its assets component (human, economic and social); these influence livelihood strategies at household level. In the case of DFID, all five capitals are included as assets. Their framework clearly emphasises the importance of transforming structures and processes, both in relation to these capitals and to livelihood strategies. There is no equivalent in CARE's framework (although cultural, political and economic factors are included in the context, as mentioned). Both frameworks present the end result as livelihood outcomes that relate to improved livelihoods, although the indicators for this improvement vary somewhat.

3.2.5 Critiques of the sustainable livelihoods approach (SLA)

Like all approaches, the SLA has its limitations, which can be broadly categorised into limitations of the theory/approach itself and limitations related to how SLA has been applied in practice. In the case of the SLA theory or approach, five limitations can be posited. In the first instance, the approach was originally designed with a rural agrarian context in mind which included natural capital and seasonality, and which may be difficult to apply to urban settings. It is therefore important to further develop the approach to be more applicable for urban livelihoods (Farrington, Ramasut & Walker, 2002). A second limitation, argued by Parkinson and Ramirez (2006), is that the approach is too broad. As a result, it is questionable how far and in how much detail one should go when applying it. Another shortcoming some writers argue, is that within the SLA, it is not very clear how to analyse, compare and measure types of capital. For instance, the SLA does not provide a clear explanation about whether having more of one capital can provide balance if another one is limited (Kollman & Jull, 2002; Mdee, 2000; Morse, McNamara & Acholo, 2009). A further point is that because SLA is silent about the

relationship between assets and how they may change over a lifetime, breaking down livelihoods in terms of livelihood assets gives a superficial value (Adato & Meinzen-Dick, 2002; Neefjes, 2000). That there is unpredictability, especially on macro scales, even while the SLA attempts to assess vulnerability, is another weakness in the approach. Such shocks as the global credit crash of 2008/9, the outbreak of diseases such as Ebola in West Africa and cholera in Zimbabwe in 2008 and 2018, and some shocks caused by wars, are impossible to predict except in the short term (Morse et al., 2009). Lastly, to strengthen its approach, the SLA needs to broaden the institutional analysis on governance to include community structures and family structures (Adato & Meinzen-Dick, 2002).

Limitations related to practice are fewer. Although one of the core principles in SLA is that it should be people-centred and very participatory, the people are not always visible in how it is applied (De Haan, 2012; Mdee, 2000; Morse et al., 2009). Finally, because of the broadness of the SLF approach, as indicated earlier, it can become very expensive for organisations to implement. This problem is made worse by a possible lack of resources (Glopp, 2008 citing Carney).

3.2.6 The SLF as a lens of analysis of women's experiences of ISaL

The focus of this study is a livelihood promotion project, specifically microfinance, and the related capacity building. The study sought to understand how communities have experienced microfinance capacity building, and whether this has helped their livelihood outcomes, leading to more sustainable livelihoods, and, if so, how this has been achieved. Thoughts about this resulted in the development of a range of questions:

- i. How were the women affected by shocks and seasonality and how did they respond? Was the response different when they started participating in ISaL? Were they able to recover and cope after the unforeseen shocks and bad seasons?
- ii. Did access to financial capital (savings and credit) improve human capital and how did it impact on social capital (group processes)?
- iii. Did participation in ISaL groups help members access and utilise natural capital and how did this impact in their access to financial capital?
- iv. How did access to physical capital impact on access to financial and human capital?
- v. Did the women's participation in ISaL improve the value and flexibility of access to financial services and income?
- vi. How were the livelihoods of group members affected by policies and laws in

Zimbabwe in relation to microfinance, and more broadly?

- vii. Did private sector and other non-state parties play an enabling role ensuring the women had access to physical capital?
- viii. To what extent did the ISaL group members comply with laws and regulations concerning savings and lending in Zimbabwe? To what extent did the ISaL group members comply with CARE's rules concerning savings and lending?
- ix. What livelihood benefits did women derive from participating in the ISaL group? That is, what were the livelihood outcomes of this microfinance intervention?
- x. What livelihood strategies did the women engage in before and after joining the ISaL group?
- xi. Did CARE take into consideration the key principles of the sustainable livelihood approach in its implementation of the rural microfinance project (people centeredness, holistic, dynamic, and building on strengths, macro-micro linkages and sustainability)?

3.3 COMMUNITIES OF PRACTICE THEORY

Communities of practice (CoP) theory is relevant to this study, inter alia, because of its usefulness in relation to the SLF, in particular to human and social capital:

The SLA framework recognises the relationship between livelihood outcomes and livelihood assets, among which human capital is central. In the SLA framework, human capital refers to skills, knowledge and the ability of an individual or household to work (Scoones, 1998).

In other words, any kind of learning builds human capital. However, when learning builds a group, it also builds social capital. Communities of practice theory allows us to look at learning, but particularly at learning that is related to a group (in this case, the ISaL group), and how it might have built human capital, and also social capital (the group).

3.3.1. Origins and development of the community of practice theory

The concept of communities of practice was developed by Lave (a cognitive anthropologist) and Wenger (an educational theorist) in their book *Situated Learning: Legitimate Peripheral Participation* (Lave & Wenger, 1991), in which they proposed a new model of learning that moved from cognitive and intuitivism to constructivism and situativism. Lave and Wenger describe the process of learning as one that happens through practice and participation. Table

4 below contrasts their new learning model with traditional cognitive models of learning.

Table 4: A new model of learning proposed in Lave and Wenger in 1991

Old model (Cognitive)	New model (constructivism, situativism)
Classroom	Learning
Teaching	In Situ
By teaching	By observation
Individualised (pupils learn from the teacher)	Learning from other learners (therefore social)
Planned in a curriculum	Informal, driven by the task (though elements of the apprenticeship are formal)
Learning is a mechanistic, cerebral process of transmission and absorption of ideas	Learning is as much about understanding how to behave as what to do, and involves identity change

(Source: Cox, 2005, p. 4)

According to John (2009), Lave and Wenger acknowledge that activity theory, critical psychology, and workplace learning also influenced the development of their theory. Wenger later further developed the theory in his book, *Communities of Practice* (Wenger, 1998). Goos (2014) argue that Wenger (1998), in his subsequent advancement of the theory, identified four components that provide a framework for a social learning theory. These are meaning, practice, community and identity, revisited later in this chapter. According to Goos (2014, p. 188), the components are defined as follows:

1. Meaning is a way of talking about our ability to experience the world as meaningful.
2. Practice is a way of talking about shared historical and social resources, frameworks and perspectives that sustain mutual engagement in action.
3. Community is a way of talking about the social configurations in which our enterprise is defined and our participation is recognizable as competence.
4. Identity is a way of talking about how learning changes who we are.

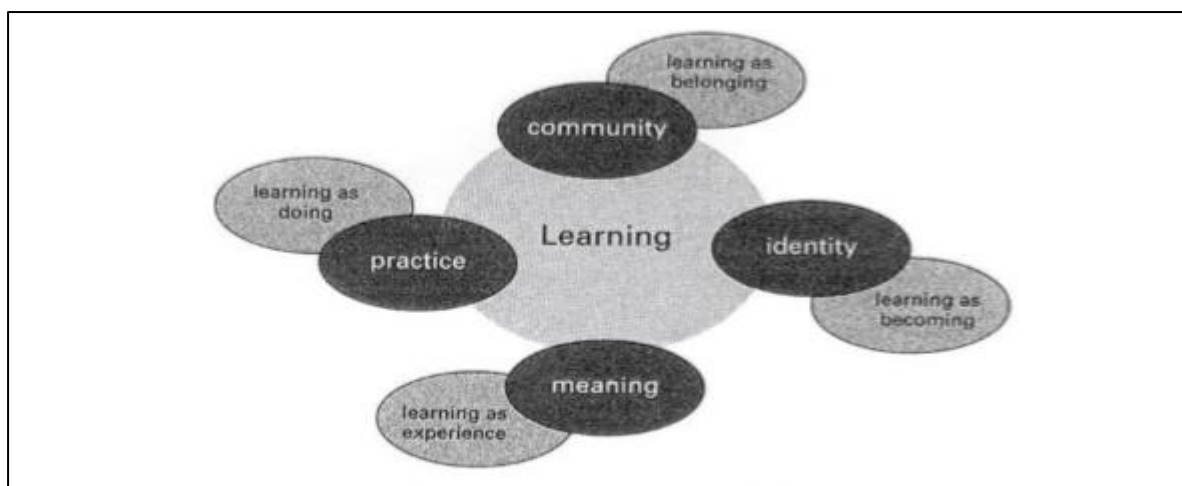


Figure 8: Components of a social theory of learning (Graven & Lerman, 2014, p. 4)

As shown in Figure 8, Wenger, cited in Goos (2014, p. 188), argues that “the elements are deeply interconnected and mutually defining, and points out that one could switch any of the four peripheral components with learning, place it in the centre as the primary focus, and the figure would still make sense”.

Wenger, McDermott and Snyder (2002) undertook a further development of community of practice theory in their book, *Cultivating Communities of Practice: A Guide to Managing Knowledge*. They focused on applying principles of community-based knowledge to organisations, and on how learning takes place within such organisations. The theory has also been extended to incorporate multiple communities of practice that people may belong to. This most recent advancement is what Wenger-Trayner and Wenger-Trayner (2014) refer to ‘learning in the landscape of practice’, to account for complex relations that people build; and to knowledgeability as a person’s relations to a number of practices across the landscape. The landscape of practice is defined as the complex system of communities of practice and the boundaries between them. Wenger-Trayner and Wenger-Trayner argue that in a single community of practice the complexity of bodies of knowledge are missed, and it is these bodies of knowledge that bring about complexity from different communities of practice in the landscape. These different communities of practice have different characteristics. While I acknowledge the advancement of this theory to learning in the landscape of practice and use this in this study, I drew more on the earlier phases of the communities of practice theory, particularly that from Wenger’s (1998) book, *Communities of Practice*.

3.3.2. Defining communities of practice

Communities of practice are formed by individuals who are engaged in collective learning in

a shared domain of human endeavour, such as women engaging in ISaL clubs, the focus of this study. Wenger et al. (2002, p. 5) describe a community of practice as:

Groups of people who share a concern, a set of problems, or a passion about a topic, and who deepen their knowledge and expertise in this by interacting on an ongoing basis ... as they accumulate knowledge, they become informally bound by the value that they find in learning together. Over time, they develop a unique perspective on their topic as well as a body of common knowledge, practices, and approaches. They also develop personal relationships and established ways of interacting. They may even develop a common sense of identity. They become a community of practice.

According to Wenger (1998, p. 2), “a Community of Practice defines itself along three dimensions which are; what is it about . . ., how it functions – the relationships of mutual engagement that bind members together into a social entity and what capability has it produced – the shared repertoire of communal resources that members have developed over time”.

The World Bank (2013), citing Wenger, argues that a community of practice is different from other groups for a number of reasons: it focuses on a substantive topic not a set of relationships, there is shared learning and interest that keeps the members together, members share a common profession or practice and there is defined knowledge rather than individual tasks. In this study, the groups of women involved in microfinance groups in Zimbabwe constitute communities of practice.

3.3.3 Stages of development in a community of practice

Communities of practice typically go through five stages in their development that are characterised by different activities and different levels of interaction, as portrayed in Figure 9 (Wenger, 1998).

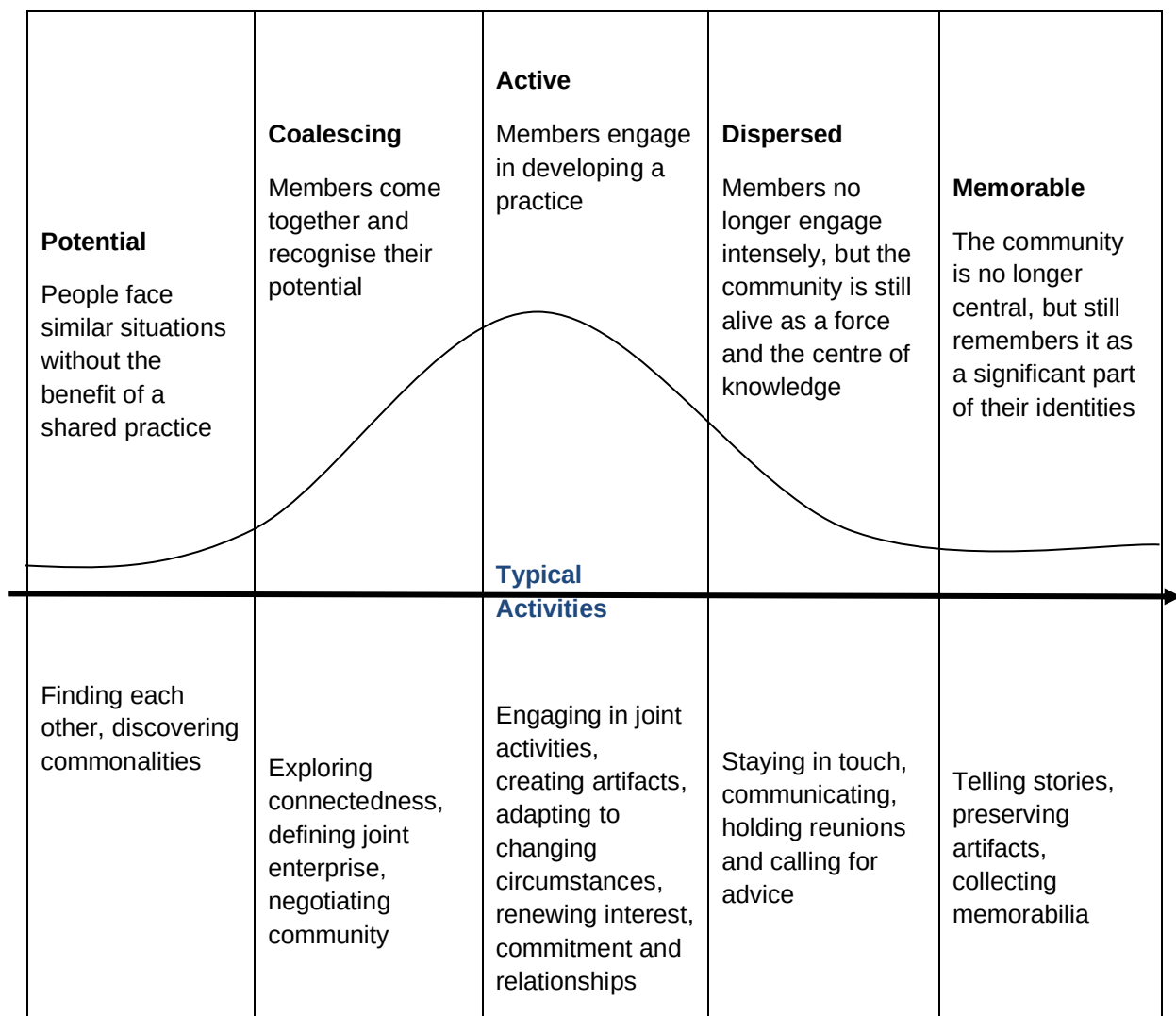


Figure 9: Stages of development in a community of practice (Wenger, 1998, p. 2)

As can be seen, the first stage is the potential stage, where people with similar situations discover each other, but are not yet collaborating, for example, people living with HIV and AIDS, or vegetable vendors. The second stage is the coalescing one. At this stage the members with similar situations come together and recognize their potential. With people living with HIV and AIDS, this may result in the formation of support groups. The third stage is the active stage where members start engaging effectively and benefit from the interaction. At the fourth stage the members no longer engage intensely, they are dispersed, but the community is still alive. In the fifth memorable stage, the community is no longer central, but is still remembered by members as having played a significant role (Wenger, 1998).

In contrast to Wenger's stages of development, in a study exploring curriculum reform for emerging occupational therapy academic leaders, Rodger and Aplin (2011) used communities of practice, but had different findings. The aim of their study was to discover the benefits of a

team in the sharing of knowledge in curriculum development. Their key findings revealed six stages involved in developing a community of practice: creation (expressing an interest to interact with peers); development (starting small, having discussions with members of the core group in order to discover common interest); growth (contacting other potentially interested people through different communication means as well as attending workshops and conferences); focus adventure (which is concerned with designing the interaction in terms of organised meetings and electronic platforms); the operational stage (organizing workshops and core group meetings). This stage is the living and learning phase of CoP that can last as long as ten years. The final stage is celebration, at which the CoP becomes less and less relevant and members celebrate their achievement.

3.3.4 Characteristics of a community of practice

Wenger-Trayner and Wenger-Trayner (2014) note that a “Community of Practice is not just a community or group of people who have something in common, it is defined by three main characteristics namely the domain, the community, and the practice. Accordingly, the domain of knowledge defines the set of issues..., the community cares about the domain... and they develop to be effective in their practice” (ibid, 2015, p. 6)

A **domain** in simple terms is an area of interest. In a community of practice, an identity is defined by a shared domain of interest and members are thus committed to that domain. Wenger (1998) notes that “Issues of identity are integral aspects of... and are thus inseparable from issues of issues of practice, community and meaning” (p. 145). The domain is what the community focuses on (Wenger et al., 2002; Wenger-Trayner & Wenger-Trayner, 2014). Wenger-Trayner and Wenger-Trayner maintain that it is not necessarily the individual expertise that counts in the community of practice, but rather it is the collective competence and learning from each other within that community that is important. In this study the domain of interest was the savings and lending methodology that would help women improve their livelihoods. The domain creates the common ground and a sense of common identity, which also legitimises the community by affirming its purpose and value to members and other stakeholders (Wenger et al., 2002). The domain “inspires members to contribute and participate, guides their learning, and gives meaning to their actions” (ibid, p. 28).

The **community** is a result of sharing and pursuing the domain, thus engaging in joint activities and discussions, learning from each other and also helping each other. As will be discussed in subsequent chapters, members of savings groups in this study learnt a great deal from each

other in savings and lending associations, such as how to raise money to contribute and how to do profitable business that enables them to continue practising ISaL. Because of these interactions and the relationship building, the “community creates a social fabric of learning” (Wenger et al., 2002). There is open learning, where members share ideas willingly, they can be vulnerable by exposing their ignorance because of this mutual trust and all members listen to each other and help each other (ibid). Wenger et al. (2002) notes that the “community is an important element because learning is a matter of belonging as well as an intellectual process, involving the heart as well as the head” (p. 29).

Members of a community of practice are practitioners in their own right, as such they share a collection of resources which Wenger-Trayner and Wenger-Trayner (2015) refer to as a repertoire, and this is the **practice**. The collection includes frameworks, plays, stories, experiences, tools, ideas, and language that members share (Wenger et al., 2002; Wenger-Trayner & Wenger-Trayner, 2015). In other words, the practice is the specific knowledge the community develops, shares, and maintains. It enables the community to proceed efficiently in dealing with its domain. When the domain, the community and the practice function well together, they make a community of practice, which becomes an ideal knowledge structure that can assume responsibility for developing and sharing knowledge (Wenger et al., 2002). Bolliger et al., (2005) note that whilst these aspects are the obvious and visible ones, there are also three others that are hidden, viz. motivation, mandate and structure. Motivation is the interest or passion that members have to be part of the group; mandate is the commitment to the community of practice, demonstrated by investing time and resources; structure is informal with diagonal and horizontal links (ibid).

3.3.5 Structure of a community of practice

The basic structure of a community of practice is threefold, the core group, the active members and the interested members (Bolliger et al., 2005). The core group is the managing group and their role is to co-ordinate the activities. The active members are like a steering committee and the interested members are the clients and contributors (ibid) (Figure10).

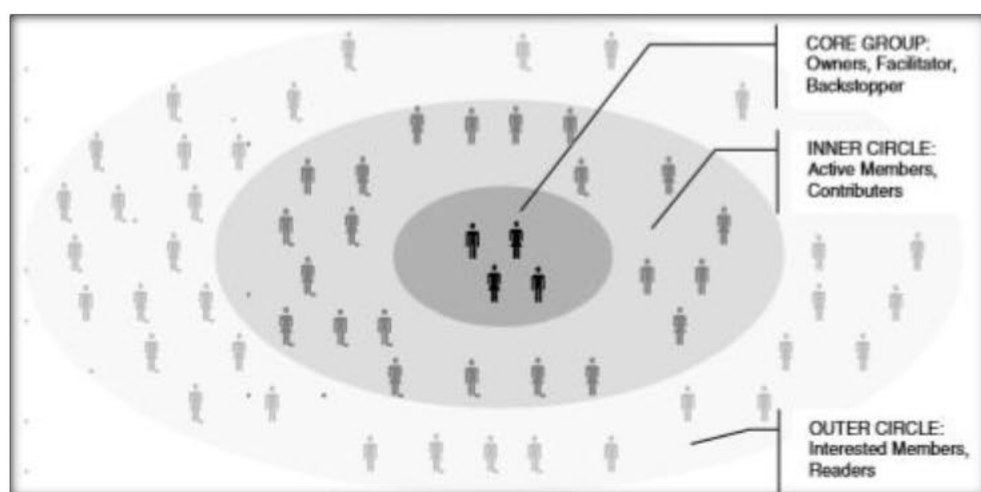


Figure 10: Structure of a community of practice (taken from Bolliger et al., 2005, p. 3)

3.3.6 Key concepts in community of practice theory

There are several key concepts in community of practice theory that explain the social and situated character of learning. Some are discussed briefly here, which I apply in the later chapters to engage with the findings. These are participation, relationships, practice, identity and context (John, 2009 citing Wenger) and brokering (Wenger-Trayner & Wenger-Trayner, 2014). **Participation** in the community of practice entails engagement of all members: the coordinator, core group, active members, peripheral members and interested outsiders. Levels of participation in the communities change over time for the members (Wenger et al., 2002). The community of practice is also about **relationships**, thus people who come together to share experiences and knowledge (Practice) benefit from each other can be said to develop relationships. The **practice** helps in addressing problems faced by the members. In this study, it is their experiences in successfully participating in microfinance projects. Wenger et al. (2002) assert that practice is the body of knowledge, methods, stories, cases, tools and so on. **Identity** is another important concept, defined as a shared common interest (Wenger, 2006). In this study the common interest is further defined by gender, being a poor woman and by the commitment to practise microfinance as a strategy for economic empowerment. For a community of practice to be successful, the members should be committed to the domain. In this study, the domain is economic empowerment, specifically, microfinance. Wenger (1998) says that members of a community come together because they have a similar problem or situation that can be solved by them coming together to learn from each other. These problems

provide the **context** of the community of the community of practice. In this study the reasons why rural communities come together to learn about microfinance is because they would like to generate income in order to improve their livelihoods. Where a number of communities of practice exist, there is a tendency of cross-boundary learning, and facilitation of experiences often involves **brokering** (Wenger-Trayner & Wenger-Trayner, 2014, citing Burt & Wenger). Wenger-Trayner and Wenger-Trayner (2014, p. 81), citing Wenger, explain thus:

Brokers work at the boundaries of the landscape building connections between different practices, introducing practices from elsewhere and facilitating cross-boundary experiences. Brokers strive to support boundary crossing by facilitating the translation, coordination and alignment of different perspectives and meanings.

In this study the concept of brokering may assist in exploring how the participation of women in other communities of practice aid in information sharing from other savings associations.

3.3.7 Identity development in a community of practice

Identity development is a significant aspect of communities of practice theory. Wenger (2010, p. 3) explains that “the concept of identity is a central element of the theory, just as fundamental and essential as community of practice is. It acts as a counterpart to the concept of community of practice. The focus on identity development creates a tension between competence and experience”.

Identity development adds a dimension of progress and uncertainty as members struggle to find a place in the community. Wenger et al. (2002, p. 20) adds that community of practice provides a “home for identity”, by creating an environment where people with similar situations can connect and learn from each other rather than just participate in a learning situation in order to meet certain goals. In this study, the poor women came together in order to learn and share ways in which they could improve their livelihoods through microfinance. Another point Wenger (2010) makes is that the focus on identity also adds a human dimension to the notion of practice; that it is not just about the techniques. He further elaborates that to gain competence means that a person has found that competence providing meaning in the world in which s/he lives in. The notable past events of practice, the importance of what motivates the community, the associations that shape it, and the identities of members all provide valuable resources for learning, in the same way for both newcomers and old timers alike (ibid).

3.3.8 The nature of learning in a community of practice: Legitimate peripheral participation

According to Lave and Wenger (1991), the nature of learning in a community of practice is best explained through the process of legitimate peripheral participation. This is a process of induction of new learners by old timers, as learning does not just occur through acquisition of knowledge, but through social interaction, as they explain (1991, p. 29) :

Legitimate peripheral participation provides a way to speak about the relations between newcomers and old-timers, and about activities, identities, artefacts, and communities of knowledge and practice. A person's intentions to learn are engaged and the meaning of learning is configured through the process of becoming a full participant in a socio-cultural practice. This social process includes, indeed it subsumes, the learning of knowledgeable skills.

In this study's focus on the experiences of women of NGO-led microfinance, the participants were composed of the old members who formed the group when the project started and included the members who were joining in as they noticed the benefits that their friends or neighbours were getting. Some joined later because, naturally, there are people who are market leaders and market followers, or laggards. It is important to explore if the new members were inducted by the old members to become full participants in the project. This aspect of the theory is very relevant to how learning takes place in ISaL groups.

Paechter (2003), citing Lave and Wenger, provides a detailed description of the process:

Legitimate peripheral participation allows a novice to take part in peripheral aspects of the practice of the community and to be recognized as legitimately so doing, while gradually being inducted into more central, often more complex aspects of the practice. Thus, the novice practitioner gradually takes on more and more expert and important tasks, until eventually she or he becomes an "old timer," a central participant with a role in inducting new members. In this process, learners develop not just their expertise in the practice, but also their understanding of and embeddedness in the culture that surrounds it. Through the acknowledged legitimacy of their participation, they learn how to be full participants in the community of practice, with all the many and varied social behaviours and relations that this implies (p. 542).

Therefore, participation in the community of practice refers not just to local events of engagement in certain activities with certain people, but more to an encompassing process of

being active participants in the practice of social communities and constructing identities in relation to these communities (Wenger, 1999, p. 4).

3.3.9 Application of community of practice theory

The theory of communities of practice can be applied in different settings to provide a guide to practice, such as in practical applications in business, organisational design, government, education, professional associations, development projects, and civic life. In this study, the communities of practice theory is applied to a study of NGO work, which encompasses both community development and adult education. John (2009, p. 56) notes that,

the fields of adult education and community development are dependent on thorough induction and training of new educators and practitioners... It is in this regard that Communities of Practice theory has value for both adult education and community development practices. Both practices could benefit from a theory of learning and practitioner development which explains how newcomers enter the practices and how such newcomers and practices grow and evolve.

In this study, communities of practice theory provides a framework for understanding community learning, identity formation and practice (John, 2009) in groups engaged in microfinance. Campbell (2008, p. 6) notes that “Communities of Practice are generally accepted as locales of engagement, learning and development... and present a framework for better understanding of human interaction and the construction of identity as aspects of broader notions of learning”.

3.3.10 Studies employing community of practice theory

Brown and Albury (2008) used the CoP theory to guide the development of a sustainable community with a passion for learning and teaching innovation and the means to achieve goals, in the University of Wollongong in Australia. They found that,

key strategies for developing a sustainable community with passion for learning was to engage a larger community of practice in progressing the vision are a distributed network of learning and teaching mentors; enhanced systems for recording and sharing practice and an evolving programme of practice celebrations. (ibid, 2008, p. 2)

Kempster’s study assessed the effectiveness of brokering (Kubiak et al., in Wenger, 2014), where she was brokering between students and mentors in a university college training nurses.

Her contact with students was mainly through email and telephone and sometimes visiting placement sites. Her findings were that her work caused a lot anxiety and was thought provoking to both students and mentors; the students were anxious about being assessed and her role of the outsider, while the mentors were pressed for time and anxious about judgements they needed to make. As a result, she found that in brokering there is need for trust building through relationship building. She also needed to talk about her experiences in the nursing field to gain credibility.

For a study in South Africa, Preece (2014) used the communities of practice theory to assess the University of KwaZulu-Natal PhD cohort system that sought to accelerate completion rate by complementing individual supervisor arrangements. The aim of the study was to assess the benefits and challenges of the cohort system. Students in the study came from different countries neighbouring South Africa. The study found that there were positive outcomes such as formation of discussion groups by students. However, there were also challenges with some groups related to dynamics around cultural differences. Another dynamic was the impact on the extent to which students work collectively or independently, particularly when they are members of a mobile learning community.

In a study of community development work, John (2009) used communities of practice as a theoretical lens for his PhD study of communities of learning and action. This was a case study of the human rights, democracy and development project that took place between 1999 and 2005. Among other things, the study examined the processes of educator development within a community-based project. The findings revealed that the project provided an excellent opportunity to examine the processes of educator development within a community-based project and to examine the early stages of a community of practice in which educators could learn the practice of adult basic education and find a network of support.

3.3.11 Critique of community of practice theory

Trowler and Turner (2009), in their paper on exploring the hermeneutic foundation of university life for deaf academics, note that communities of practice theory over stresses the mutual status of knowledgeability in work groups, that is, the idea that there is shared understanding among members making communication largely unproblematic. Secondly, they note that the theory portrays work groups as relatively closed, rather than open and highly permeable natural systems. As a result, the theory over stresses consensus above conflict within work groups, obscuring alternative ways of being which are brought into the work group from

outside. It is important to consider conflict in communities of practice, as this is part of life and learning in development practice. A third observation is the theory only rhetorically acknowledges the fusion of power relations into everyday social processes, with use of power by some to attain their ends over and above those of others receiving little attention. In Graven's critical analysis (2004), it is pointed out that communities of practice is not a full-blown theory of learning and may encounter difficulties when applied in different contexts, such as learning mathematics. Graven (2004) further argues that the theory fails to acknowledge the role of a central person accountable for results or successful learning. She notes: "Wenger does not use the word master in his 1998 work and fails to provide a thorough discussion of the central role of such a person in a Community of Practice or more specifically in a learning community" (ibid, p. 9).

3.3.12 Community of practice theory as an analytical lens of women's experiences of ISaL

In this study's consideration of women's experiences of microfinance and related capacity building, the following questions emerged about how communities of practice theory provides a lens for its focus:

- i. How have the ISaL practices evolved over the period of ten years since women started practising?
- ii. What identity formations have occurred by participating in the ISaL project?
- iii. What repertoires and artefacts have been developed by the women since joining the CARE ISaL project?
- iv. What learning and knowledge development has occurred through participation in ISaL and was the legitimate peripheral participation trajectory of learning?
- v. What are the different communities and practices in ISaL groups in the community of Ward 10 and how do these relate to each other?
- vi. Were there any brokers among the women and what were their roles?

3.4 CHAPTER SUMMARY

In this chapter, the two theories that underpin this study were discussed. The primary theory is the sustainable livelihood approach developed by Chambers and Conway and Scoones, the secondary theory is Lave and Wenger's communities of practice, by which the analysis of the learning that takes place in the ISaL groups is conducted. The key concepts, the application and the critique for each theory were introduced. Also provided was an overview of the lens

that is used in applying these theories to women's experiences of NGO-led microfinance. The next chapter presents the research design and methodology of this study.

CHAPTER 4:

RESEARCH DESIGN AND METHODOLOGY

4.1 INTRODUCTION

The previous chapter's focus was the primary and secondary theories underpinning this study on how learning takes place in ISaL; respectively the sustainable livelihoods theory of Chambers and Conway and the communities of practice theory of Lave and Wenger. This chapter describes the chosen research design and methodology. It begins by outlining the aims of the study and the research questions because they frame the design. It then discusses different research paradigms and justifies why an interpretive paradigm was suitable for this study. Then the life histories as the employed methodology in this study is explained, accounting for the data collection methods of document analysis, focus group discussions (FGDs), River of Life and semi-structured interviews. A discussion of data analysis follows this, outlining how I used thematic and event analysis. The chapter ends by engaging with ethical issues.

4.2 AIMS OF THE STUDY

The main purpose of this study is to understand the experiences of poor, rural Zimbabwean women of NGO-led capacity building for microfinance. The study had the following four broad aims:

1. To gain a deep understanding of how women experience learning for microfinance.
2. To explore the positive and negative effects of learning for microfinance on rural communities.
3. To examine ways to enhance learning for microfinance in the rural areas.
4. To explore how NGO-led microfinance relates to the broader lives of poor rural women.

4.2.1 Key research questions

This study intended to contribute towards a better understanding of how poor, rural Zimbabwean women learn to achieve sustainable microfinance. The study was guided by the following research questions:

1. What have women in rural communities learnt from their participation in economic empowerment programmes specifically related to microfinance?

2. What is the importance and impact of such learning and practice for these women and their communities?
3. How do women understand the nature and processes of learning in the microfinance programme they have experienced?

4.3 RESEARCH PARADIGM

A research paradigm refers to a particular world view. The word paradigm was first used by Thomas Kuhn (1962) in his book *The Structure of Scientific Revolution*. Thomas (2010, p. 292), citing Kuhn, defines a paradigm as “an integrated cluster of substantive concepts, variables and problems attached with corresponding methodological approaches and tools”. It guides a process that the researcher should take in the research process. This process involves the conceptual or theoretical framework, framing of objectives, kinds of questions to be asked, what should be investigated, the data collection and analysis methods and how to interpret and report the findings (Bhattacharjee, 2012; Chilisa & Preece, 2005; Bertram & Christiansen, 2010). According to Thomas (2010, p. 292), “A paradigm reflects a set of beliefs, values and assumptions that a community of researchers have in common regarding the nature and conduct of research”. John (2009) asserts that paradigms provide a lens that influences the way of viewing and relating to the world and how to generate new knowledge about it. Paradigms are employed very often in life and understood at different levels. In this study an interpretative paradigm was employed, and the study sought to understand the experiences of women of NGO-led capacity building for microfinance, specifically savings associations.

There are three key paradigms (ways of knowing), the positivist, the interpretive and the critical paradigm (Chilisa & Preece, 2005; Dammack, 2012; Thomas, 2010). The positivist paradigm was founded by the French philosopher Auguste Comte. Positivists believe that they can apply methods of the natural sciences to the practices of social science; they “...are interested in statistical measurements, quantifiable elements and observable events to establish causal laws” (Dammack, 2012, p. 2, citing Seale). The paradigm is of the belief that there is a single tangible reality which is objective and independent of researchers’ interests, values and beliefs (Chilisa & Preece, 2005; Thomas, 2010). Reality is said to be measurable and can be broken down into variables.

Edirisingha (2012) notes the positivist argument that knowledge is a statement of belief or fact that a researcher can test empirically, confirm and verify, and it can then be generalised. Knowledge is said to constitute hard data and researchers need to employ the right data

gathering instruments to produce the truth. Edirisingha notes also that all queries are believed to be value free. As such, researchers should use scientific methods in data gathering in order to achieve objectivity and neutrality. Positivist researchers use quantitative methods and view the purpose of the research as being to predict and test theory and find relationships between variables. They believe in highly structured research in their sampling procedures and probability sampling is used as a method to allow for generalisation of findings. Their data collection instruments include tests, observations or experiments. Data analysis methods involve statistical procedures for analysing, summarising and presenting results; data is generally presented in tables and graphs and statistics used to report findings with impersonal language (Chilisa & Preece, 2005). The positivist paradigm was deemed unsuitable for this study's aim of an in-depth understanding of lived reality that could not be controlled or generalised.

4.3.1 Interpretative paradigm

The interpretative paradigm, also called the phenomenological approach (Thomas, 2014), aims to understand people from their lived perspectives (Thomas, 2014 citing Babbie & Mouton). It arose as a critique of the positivist and post-positivist paradigms which were found to be insufficient, as they do not consider dimensions of understanding from the perspectives of participants in the research (Dammack, 2012; Thomas, 2010; Bertram & Christiansen, 2010). In this paradigm, reality is multi-layered and complex. Interpretivists believe that people are creative and actively construct their social reality. Dammack (2012), citing Guba and Lincoln, asserts that interpretivists hold a realist, anti-foundationalist ontology and they are of the view that reality differs from one person to another. Dammack (2012), citing Pring, also notes that interpretivists adhere to a subjectivist view – that subjective meanings and subjective interpretations have great importance. Dammack states that the object “cannot be adequately described apart from the subject, nor can the subject be adequately described apart from the object.” Therefore, the relationship between the knower and the subject to be known is not one of detachment, but rather of involvement and interaction. Antwi and Hamza (2015) note that the interpretivists see the world as socially constructed through the interaction of individuals; the natural and social worlds are not distinct. In addition, the researcher is part of that social reality and cannot be separated from the research participants.

Cohen, Manion and Morrison (2011) explain that interpretive researchers' use of a wide range of interconnected research methods is to understand the world of different experiences and

inductively explore and understand a phenomenon. A researcher is seen as a bricoleur and the interpretative research processes are shaped by the investigator's personal history, biography, gender and social class (Denzin & Lincoln, 2008). Furthermore, because the researcher becomes part of the situation under investigation, certain processes enable a thick and dense description of the situation (Cohen, 2012; Creswell, 2008; Holliday, 2007).

Creswell (2008) notes that interpretivist's use purposeful sampling, selecting participants that are likely to provide rich data. They also use multiple data generation methods which are grouped into four categories: observations (participant and non-participant); interviews and questionnaires (one-on-one interviews, focus group discussions, telephonic and electronic mail interviews); documents (public and private records, newspapers, letters and personal journals); and audio-visual materials (photographs, videotapes, digital images, paintings and pictures). However, the most popular data generation method is the interview, because of its flexibility in design and usage, which allows for triangulation (ibid). The methods of data collection that interpretive researchers employ enable them to build a relationship of trust with the research participants. They enable them to achieve a deeper understanding of the phenomenon under their interrogation; this involves their emotions and experiences, as well as their perceptions of the subject matter under investigation (Donnel, 2007). Interpretive researchers collect a substantial amount of information, which calls for the use of different techniques to organise the data. Miles and Huberman, cited in Dammack (2012, p. 5), point out that:

the interpretative researcher's process of data analysis includes data reduction, data display, and conclusion drawing and verification and data reduction involves selecting, focusing, and transforming the data into information as well as making data displays which include charts and graphs that help to organise information to make meaning.

I found interpretative research to be suitable for this study's aim of an in-depth understanding of lived reality that was situated and socially constructed.

4.3.2 Critical paradigm

The critical paradigm, also referred to as the critical theory paradigm, is largely, and historically, related to three leading critical theorists of the original Frankfurt School: Horkheimer, Adorno and Marcuse (Asghar, 2013). Two later influencers of the critical paradigm are Habermas (1972) and Freire. Horkheimer, cited in Asgha (2013, p. 3223), says: "Critical theory seeks human emancipation to liberate human beings from the circumstances that enslave them". The critical paradigm challenges the status quo and strives for a balanced

and democratic society. It is concerned with the issues of power relations within the society and interactions of race, class, gender, education, economics, religion and other social institutions that contribute to a social system (Asgha, 2013; Dammack, 2012). Bohman, cited in Asgha (2013), provides three criteria for an adequate critical theory paradigm. Firstly, that it must be explanatory about what is wrong with the current social reality. Secondly, it must point at what should be done to change that situation. Thirdly, it must provide clear rules and guidelines for criticism and transformation.

The methods used in the critical paradigm are focused on raising the awareness of research participants and interrogating accepted injustices and discrimination. Asgha (2013) notes that the methodology should be concerned with providing “betterment in the unbalanced social system” (p. 3124). The methods are quantitative and qualitative or mixed methods, such as different forms of action research, which include emancipatory, practical and technical action research. Other recommended methods are focus group interviews, individual interviews, surveys, participant observations and questionnaires. Morten (2008) argues that the methods should have an eye for critically investigating the economic, political, social and historical imbalances. The critical paradigm was not suitable for this study, as its objectives did not include emancipation or empowerment.

Table 5: Comparison of three research paradigms

	Post-positivist	Interpretivist	Critical
Aim of research	Describe, explain, predict	Understand	Critique, emancipate, transform
Nature of social reality	On reality	Many ‘realities’, locally and specifically constructed.	A perceived reality shaped by social, political, cultural, economic values and history
Nature of knowledge	Hypotheses which are considered probable as long as they are not disproven	Knowledge is created through dialogue and consensus	Value-mediated insights that have unpacked deeper layers of structural or historical nature
Methodology	Triangulation, attempted falsification of hypotheses	Dialogue, explorative methods in authentic situations	Dialectic, often participatory
Theory looks like...	A system of ‘laws’; description of relationships between clearly defined notions	Clearly created concepts linked into ‘explanations’ of behaviour, motives, perceptions,	A critique that unpacks issues of power, oppression, etc.

	Post-positivist	Interpretivist	Critical
		experiences	
An explanation is valid if...	It is based on observations which can be generalised and withstand attempts to disprove it	It is convincing, trustworthy (to other researchers and/or participants) and authentic	It takes account of the historical, cultural and political situatedness of the research
Voice of the researcher	'Disinterestedness' or attempted objectivity	Passionate participation, facilitation of multi-voice reconstruction	Transformative intellectual
Quality criteria	Rigor, validity, reliability, objectivity	Trustworthiness (credibility, transferability, dependability, confirmability) Authenticity	Historical situatedness, leads to participants' improved understanding, stimulates societal transformation and emancipation

(Source: Bertram and Christiansen 2010, p. 31)

4.3.3 Why the interpretive paradigm was most suitable for this study

This study was located within the interpretive paradigm because it sought a deeper understanding of how individual poor rural women of Zimbabwe have experienced capacity building for NGO-led microfinance and the implications of these experiences towards sustainable economic empowerment. The purpose of interpretive research is to “develop a deep understanding of how people make sense of the context in which they live and work” Bertram and Christiansen (2010). Harley (2012, p. 24), citing Babbie, asserts that “interpretive research allows for a more in-depth understanding of social processes over time, closer scrutiny of the relationship between individual and society, and greater exploration of people’s own understanding”. Some writers describe interpretive research as a means of “exploring and understanding” individual and group experiences in relation to a human or social group (Chilisa & Preece, 2005; Creswell, 2009). Thanh and Thanh (2015, p. 26) describe it as a “means of exploring reality” and in this study the reality of experiences of women of community-led microfinance initiatives was the exploration focus. Microfinance is defined in Chapter Two as the provision of financial services such as savings, loans and insurance to poor people, living in both urban and rural settings, who fail to obtain these services from the formal financial sector because they do not meet its requirements (Hean & Lakwo, 2010; Wrenn, 2007). Microfinance initiatives are in two categories: the community led initiatives, and the NGO led initiatives, with a main focus on ISaL which is provided by CARE International in Zimbabwe,

the latter being the category for this study.

Leady and Ormrod (2010, p. 137), citing Perkins, assert that interpretive research “enables the researcher to gain new insights about a new phenomenon, develop new concepts or theoretical perspectives about the phenomenon and or discover the problems that exist within the phenomenon”. The phenomena in this study were the problems and issues related to sustainability of development projects, specifically in economic empowerment programmes for women, and the part learning played.

There are several key benefits of interpretive research. Firstly, the research allows for thick descriptions of participants’ feelings, opinions, and experiences and provides an interpretation of the meanings of their actions (Rahman, 2017 citing Denzin). In this study, interpretive research allowed for a deeper understanding of the women’s experiences before participating in the savings groups, their ups and downs while they were in them and their feelings toward the savings model, which involved comparisons with other existing models in their area; this point is supported by Chalhoun-Deville and Deville’s (2008) statement that interpretive approaches are employed to gain a deeper insight into issues related to the phenomenon being studied. Thus, it is well-suited for exploring hidden reasons behind complex, interrelated, or multifaceted social processes, where quantitative evidence may be biased, inaccurate, or otherwise difficult to obtain (Leedy & Ormrod, 2010). Secondly, interpretive research is regarded as an ideographic study; it investigates individual cases or events (Kelvin & Myers cited in Rahman, 2017). Richardson (2012) adds that interpretative research thus has the ability to allow the researcher to understand different people’s voices and events, which I was able to use to gain a deeper understanding of women’s experiences and their lives in relation to NGO-led microfinance capacity building and of the critical events that affected them. In this process, I was able to observe and analyse the research participants’ behaviour through non-verbal communication (ibid). A third benefit of interpretive research is that it holistically understands the human experience in specific settings (Atieno, 2009; Allen, Titworth & Hunt, 2009). Therefore, I was able to generate data from the research participants in their settings and so get a deeper understanding of issues concerning their economic empowerment and participation within the CARE programmes in relation to other methodologies in the landscape. A fourth advantage is this research paradigm’s interactive, flexible and iterative nature. As such, it can be constructed and reconstructed until data is rich and complex issues can result in being clearer as the design can be reconstructed (Flick, 2011; Maxwell, 2012; Mohan, 2012). During the data generation and collection process I was thus able to use different methods of data collection

for triangulation and to go back to the research participants and for further questions to get richer data.

Despite these advantages, interpretive research also has its own set of limitations. One relates to the need to create a balance in the amount of data one generates; too little may affect the credibility of research findings, but at the same time, too much may be difficult to process. Either, too little or too much data may also lead to false assumptions (Bhattacharjee, 2012). A second limitation is that this kind of research cannot be done by an inexperienced researcher, but requires good research skills, as Bhattacharjee (2012, p. 106) points out: “interpretive research requires well-trained researchers who are capable of seeing and interpreting complex social phenomenon from the perspectives of the embedded participants and reconciling the diverse perspectives of these participants, without injecting their personal biases or preconceptions into their inferences”. A final point is that the interpretive paradigm uses smaller samples that pose limitations on generalising the findings (Bhattacharjee, 2012; Rahman, 2016 citing Harry & Lipsky).

4.4 RESEARCH STYLE

This study employed a life history research design. Life history is also referred to as a narrative, a story or an account of a person’s life. Watson and Watson-Franke, cited in Lewis (2008, p. 129), define life history as “any retrospective account by the individual of his or her life in whole or part, in written or oral form, that has been elicited or prompted by another person”. Atkinson, cited in Lewis-Beck, Ryman and Liao (2004) describe a life history as an account of one’s entire experience of life, which highlights critical events. Common in the definitions is that the life history is concerned with issues of chronological events or experiences in one’s life. Life histories were important in this study for tracking how the women experienced capacity building that was intended to impact specifically on economic empowerment. Collecting their life histories provided a deeper understanding of NGO capacity building in the context of the broader life and livelihoods of the rural women. Moreover, life histories provide certain insights which common organisational research such as needs assessments, impact assessments and evaluations do not (Bukar & Abdullah, 2008; Ssal, Theobald & Hawkins, 2015); they “generate fascinating and often unexpected insights...” (Bird, 2011, p. 2).

There were several reasons for the suitability of a life history design for this study. Firstly, life history allows individuals to discuss not only themselves as members of the community, but also the social, economic and political spaces they inhabit (Bird & Ojermark, 2011), suiting

the study's exploration of these types of factors that influence communities to engage, or not engage, in economic activities after withdrawal of NGO support: the social, environmental and political factors. Bird and Ojermark (2011) also point out that the process of collecting life histories captures the process of change. This was appropriate, as I was able to capture the changes brought about by learning through the women's participation in the NGO-led microfinance activities. A second advantage of life history is its use of a combination of methods which provide an opportunity to develop a richer and more comprehensive understanding of more complex issues that are examined. Thus, the findings are made more robust because of triangulation through the use of multiple data generation methods (Bird & Ojermark, 2011). Third, is the aspect of empowerment. The research participants for this study were poor rural women, disadvantaged members of the community, who normally would have no opportunity to voice their concerns, or are not usually listened to by NGOs. In fact, most studies by NGOs focus on organisational issues and the project level outcomes, which address such questions as what happened and why it happened (Bird, 2011). The collection of life histories gathered in this research was a potentially empowering tool for the poor women; they felt important as the researcher took time to listen to their stories and concerns. Riesman, cited in Bird and Ojermark (2011, p. 3), reinforces this, stating that:

Life histories have a potential to act as an empowering form of social science methodology, as it can be used to record the opinions and life experiences of the people who are disadvantaged in some way and often excluded by other forms of research.

Graham, cited in Elliot (2005), agrees that using narratives gives informants more opportunities of being active subjects within the research process. However, Goodson, cited in Goodson and Sike (2001) has a different view. He points out that such research approaches may "have weaknesses which may prove incapacitating, if this is so we may be advocating for genres of inquiry in the name of empowerment whilst at the same time effectively disempowering the very causes and people we seek to serve". In this study, I interacted with the research participants in such a way that both the participants and researcher learnt something during the process. A last justification for the method is the detailed personal information provided by life histories on how people have perceived and experienced their lives. This detail enabled me to understand critical events that address the research questions. In this regard, Plummer (2001) argues that life history enables the researcher to understand and have insights into the research topic rather than make generalisations and explanations. Through the listening to the detailed stories of women who have been engaging in microfinance projects over a long period, this

study sought to establish reasons for the unsustainability of microfinance programmes.

Despite the advantages, the primary limitations of the life history method to note are the tendency that researchers collect huge amounts of data that may not be necessary, given the focus of a study (Jaakkola, Helkkula & Aarikka Stenroos, 2010; Goodson & Sike, 2001), and the difficulty of dealing with issues of confidentiality and anonymity. Goodson and Sike (2001, p. 92) point out that “assurances of confidentiality and anonymity are not simple and straightforward in life history research because of personal and idiosyncratic information that is involved and which ultimately will probably be recorded in some way”.

4.5 SAMPLING

Purposive sampling, which falls under the non-probability sampling procedure, was applied in this study. Frankel and Wallen (2003) note that in this type of sampling personal judgment comes into selecting a sample, and is based on prior information. In accordance with this point, Leedy and Ormrod (2010) argue that in purposive sampling, people or other units are chosen for a particular purpose, as the name implies. In this study, the sample was made up of people who participate in microfinance projects implemented by CARE. A group of four management and project staff of CARE Zimbabwe who work directly in the microfinance project were purposively sampled. At community level, one ISaL group was identified, formed and trained in 2005, with both practising and former members. Focus group discussions were conducted with the two groups, in the latter, the practising and former members separately. Participants for these discussions were mobilised with the help of Masvingo Rural District Council (MRDC) through the local leadership. This is justified because MRDC is responsible for all community activities in the area and the local leaders are better placed for community mobilisation. Former members were constituted members who started with the group in 2005. Each focus group was composed of twelve participants. From each group of twelve women, six who were prepared to tell their stories were identified for life history interviews. I used age as one criterion for selecting these six women (i.e. ensuring both older and younger women were in the group practising microfinance, and in the group who had stopped practising microfinance). A life history approach tends to have a small sample because of the depth of the interviews involved (Davies cited by Bird & Ojenneker, 2011; Plummer, 2001). The selected participants involved in the life history interviews are presented in Tables 6 and 7.

Table 6: Practising participants

Pseudonym	Age	Year joined
Gertrude Moyo	65	2005 (founder member)
Rosemary Dube	62	2005 (founder member)
Temi Gudo	44	2005 (founder member)
Edina Save	58	2006
Anna Mnemo	45	2009
Sibongile Ncube	31	2010

Table 7: Former participants

Pseudonym	Age	Year joined	Year dropped out
Omega Mugadza	44	2005 (founder member)	2008
Ronica Chibanda	57	2005 (founder member)	2013
Sonia Siziba	58	2005 (founder member)	2008
Josephine Nhare	36	2012	2015
Nomathemba Gumbo	65	2006	2008
Nozililo Msiza	38	2006	2012

4.6 DATA GENERATION METHODS

Multiple data generation methods were employed in order to obtain rich data, to ensure quality and for triangulation purposes. I used documentary analysis, focus group discussions, the River of Life and semi-structured interviews. In order to have good quality data, recording was both electronic and written. Goodson and Sike (2001, p. 32) note that “Life history interviewing requires concentration. Listening beyond, picking up clues and hints about what might be a productive line of inquiry... life historians prefer to use tape recorders rather than rely solely on note taking”.

Data was generated through four main steps. The first involved collecting data from CARE International Zimbabwe, a document analysis, followed by semi-structured interviews. This step was followed by the community-level data collection, entailing focus group discussions

and a community River of Life. The final step was generating life history data from individual research participants. This involved individual River of Life interviews, semi-structured interviews to get more clarity on some issues and, finally, the telephonic interviews as follow up for additional data.

4.6.1 Documentary analysis

Documentary analysis, as a form of qualitative research, requires locating, analysing and interpreting documents that contain information about the phenomena one is studying (Bailey cited in Ahmed, 2010; Fitzgerald, 2007). Documents may include public records, personal documents and physical evidence (Bailey cited in Ahmed, 2010; Fitzgerald, 2007; Mogalakwe, 2006; Yin, 2011). Given that this study collected life histories, looking at both the past and present, documentary analysis formed an important part of data generation methods. Another advantage of documentary analysis is that documents are not affected by the nature of the enquiry and are therefore neither obstructive nor reactive (Ahmed, 2010; Fitzgerald, 2007; Mukute, 2010). It is also used for triangulation (Chilisa & Preece, 2005; Mukute, 2009). This study reviewed documents from CARE International, specifically their strategic plan, several annual reports, evaluation reports, and project documents. These documents helped to shed more light on the CARE microfinance programme, from which it became clearer that CARE had only carried out studies on evaluations of the programme using the Development Assistance Committee (DAC)/ Development Assistance Economic Committee criteria which looks only at relevance, effectiveness, efficiency, impact and sustainability.

4.6.2 Interviews with CARE staff

Silverman, cited in Leedy and Ormrod (2010, p. 148), asserts that, “interviews can yield useful information related to facts, beliefs and perspectives, feelings, motives, present and past behaviours, and conscious reasons for actions or feeling”. Of the two types of interviews, individual and group (Chilisa & Preece, 2005; McNamara, 1999), this study used both, as I will discuss further in more detail.

In-depth interviews were held with the following CARE management and project staff: The Small Economic Activities Development Sector Co-ordinator, the microfinance specialist, the Project Manager and the Field Officer. In-depth interviews assisted in gaining a deeper understanding of microfinance and CARE’s experiences in the sector. The advantage of this type of interview is that it provided detailed information and allowed for further clarification of issues (Boyce & Neale, 2006).

4.6.3 Community River of Life

The River of Life is a participatory method which provides an opportunity for reflection. According to the United Nations Institute for Training and Research (UNITAR) (2013), “The River of life can be used to understand a project, organisation, problem or opportunity”. The method is easy to use because it is a meaningful symbol in many cultures (Hope & Timmel, 1995; Rosenthal, 2010). It was particularly important in this study’s aim to understand why microfinance projects were not sustainable from the perspective of the beneficiaries. The participants were able to track their journeys of participation in microfinance; a community River of Life helped to “examine its history in terms of social, cultural, economic, environmental and political factors that have influenced development in their community” (Kandelebvuvu project, 2006, p. 24). It also improved the understanding of the local, national and international events a community considers important in its history (ibid).

The River of Life process followed six steps:

Step One: I asked the focus group discussion participants to brainstorm about their past, present and future (peaceful times, hard times, positive economic changes, negative economic changes, climate changes, political situations etc.).

Step Two: The members drew images that represented the major issues identified in step one.

Step Three: I then stuck four large pieces of flipchart paper on the wall (several metres long), and asked a volunteer from the participants to draw the river flowing through and across the paper.

Step Four: The group then brainstormed the major influences which had contributed to the growth of the river; these were to be shown as tributaries. This step included important development initiatives that had tried to reduce poverty, by government, donor driven strategies, policies, plans and programmes, as well as initiatives by the community itself.

Step Five: The focus group participants then stuck the piece of paper with their images on the flip chart, giving each other the chance to stick theirs on the paper. I encouraged the participants to discuss them as they were sticking the images.

Step Six: The last step was where participants discussed what they were seeing, reflected on past experiences, and the current situation, and came up with their vision of future.

4.6.4 Focus group discussions

As mentioned, focus group discussions were held with two groups of twelve participants each, one with participants still practising microfinance and the other with former participants. Focus group discussions are in-depth discussions with a group of people who share a common feature, discussing a specific topic (IUCN, 1997; Parker & Tritter, 2006; Smithson, 2000; Yin, 2011). What is important in these discussions is that the researcher facilitates a process that generates data from the group, as opposed to eliciting answers from it. Bloor et al., cited in Parker and Tritter (2006), point out that “in focus groups, the objective is not primarily to elicit the group’s answers but rather it is to stimulate the discussion and thereby understand through subsequent analysis the meanings and norms which underline those group answers”. They also help to stimulate debate in an open and spontaneous format, which the researcher may miss in one-on-one interviews (Elliot, 2005; Hardon et al., 2004). The FGDs were particularly important in this study because they assisted in examining the group dynamics and participation of the women in the community of practice of ISaL (Elliot, 2010). My role as the researcher was to facilitate their discussions. Parker, cited in Parker & Tritter (2006, p. 5), notes that the “selection of FGD participants involves non-researchers”. Focus group discussions require a researcher who is experienced in qualitative research (Chilisa & Preece, 2005; IUCN, 1997), and who is able to stimulate a group discussion (IUCN, 1997). Participants may not be willing to share certain information with an outsider; hence, it is important for the facilitator to build trust among the participants at the beginning of the discussion (IUCN, 1997). To address this, I facilitated the discussions myself. Chilisa and Preece (2005, p. 155) point out that “issues of confidentiality cannot be assured because of the group environment and a participant’s opinion can be easily judged by others as moral indecency”. To guard against this, I started the discussion by using a participatory tool (tug of war) for trust building in order to create a permissive and non-threatening atmosphere where participants would be able to discuss their opinions and experiences without fear of being judged and ridiculed by other group members (Hennink cited in Liamutlong, 2010).

4.6.5 Individual River of Life

As indicated earlier, the River of Life is a participatory method which provides an opportunity for reflection. Collective Leadership Works (2011, p. 4) argues that “every person has a rich life story that reflects both hard places and great celebrations. Taking the time to hear those stories, increases appreciation for different experiences and the perspectives that arise from

these experiences”. The River of Life assisted to identify the blocks, barriers and successes of the participants. The use of the method was particularly important in as it sought to clarify why microfinance projects were not sustainable from the perspective of the beneficiaries. At an individual level, the method was used to help individuals tell their stories through reflecting on major experiences, the key stages, and both positive times and difficult times with their challenges (Fisher & White, 2014). The River of Life was used to generate data from the 12 research participants in tables 6 and 7 above through individual interviews.

4.6.6 Semi-structured interviews

In order to consolidate the data collected from the twelve women using the River of Life, a semi-structured interview schedule was used because it allowed for further probing of participants on pertinent issues, and for following up on ambiguous responses and interesting ideas (Feuerstein, 1998; Leedy & Ormrod, 2010; Yin, 2011). In addition, important information can then be discovered that the researcher may not have considered initially (Moriarty, 2011). The advantages of semi-structured interviews are that they help to answer questions the researchers are unfamiliar with in the social situation in which research participants are working (Barbour, 2008). By providing answers to the why and how questions, they also allow for investigations to go beyond describing what, can help the development of theories or hypotheses as well as provide an opportunity to identify new ways of seeing and understanding the topic under study (Cohen & Cabbree, 2006; Roche, 1998). Moreover, in this research, the semi-structured interview allowed me to rephrase the questions as appropriate and add further enquiries on the information obtained. This enabled me to obtain in-depth information on specific points of interest (Feuerstein, 1986; IUCN, 1997; Leedy & Ormrod, 2010).

4.6.7 Telephonic interviews

While data analysis for life histories begins even as one is collecting data (Goodson & Sike, 2001), when I was doing my close data analysis of the women’s stories, I realised that I needed more data from some of the research participants that related to their involvement in ISaL communities of practice. I thus undertook follow-up telephone interviews, focusing on the following topics: the role that CARE played in the economic empowerment process; the learning processes; the experiences of the research participant since joining the group; issues around conflict and criticism in the group; the induction of new members; identity development; and the structure of the group over time.

4.7 DATA ANALYSIS

As stated, data analysis in life history research begins as soon as data collection starts. Goodson and Sike (2001, p. 34) argue that, “life historians tend to the view that analysis begins as soon as they start working with an informant. Interview conversations are not tightly structured and researchers will take opportunities to check out ideas, themes and thoughts as they proceed”. Although there are many ways of analysing life histories, for this study, I used thematic content analysis.

Braun and Clarke (2013), citing Boyatzis, define thematic analysis as a procedure for identifying, analysing, and reporting patterns within data. This type of analysis minimally organises and describes the data set in rich detail. A thematic approach helps in the interpretation of these different aspects of the research topic (Braun & Clarke, 2013). Maguire and Delahunt (2017, p. 3) explain the goal of thematic analysis as,

to identify themes, thus patterns in the data that are important or interesting, and use these themes to address the research questions or say something about an issue. This is much more than simply summarising the data; a good thematic analysis interprets and makes sense of it.

The usefulness this approach is its ability to analyse the findings across a number of cases and establish common thematic elements across research participants and the events they report (Riessman, 2008). The theme captures something important about the data in relation to the research questions, and represents some level of patterned response or meaning within the data set. In this study, the emerging themes from all the data were grouped and analysed so as to provide meaning and explanation regarding what learning occurs, how learning informs practice and why ISaL projects are sustainable or not sustainable (ibid), amongst other interests.

In doing thematic analysis I followed a six-phase framework provided by Braun and Clarke (2006): becoming familiar with data, generating initial codes, searching for themes, reviewing themes, defining themes and doing the write up. Table 8 describes briefly the six-phase process in analysing data.

Table 8: Data analysis process

Phase	What it entailed
Phase One: Becoming familiar with	After collecting data electronically, I had to get close to my data through transcribing from the tapes. I did the interviews in the local language

Phase	What it entailed
the data	(Shona) and then had to translate data into English.
Phase Two: Generating initial codes	As this was life history research, I looked at the background of the participants from their childhood, their life at and after school, their married life, and their livelihood strategies before and after participating in the CARE programme. The coding was also guided by research questions.
Phase Three: Searching for themes	In this phase I searched for interesting and significant patterns in the data. These related to the stories about the women's lives. I was mainly putting together related codes and grouping them in relation to their significance in the study. In the first instance, seven themes emerged and this enabled me to move to the next phase (four) of reviewing themes.
Phase Four: Reviewing themes	In this phase I looked at the overlapping themes in relation to data supporting each theme. I also related data to the concepts of the two theories used in the study, the sustainable livelihood framework theory and communities of practice theory.
Phase Five: Defining themes	This was the final stage of refining themes and defining the essence of what the theme is about. It was at this stage that I came up with sub-themes and how they interact with the main themes. I then looked at how the themes relate to each other resulting in a thematic map that told the women's stories.
Phase Six: Writing up	The last stage in the thematic analysis is seen in forthcoming chapters where I tell the story of the women's histories with a special focus on their participation in the ISaL project and their experiences of this.

4.8 QUALITY OF DATA

The relevance of reliability and validity in qualitative research has been questioned by many researchers, who, in turn, “suggest such terms as credibility, trustworthiness, confirmability, verification and transferability” (Leedy & Ormrod, 2010 citing Guba & Creswell) as measures of quality. In this study, I ensured trustworthiness, confirmability, verification and transferability through engaging in multiple data generation methods, coding and recoding during the thematic analysis, providing a dense description and engaging in long-term field involvement and respondent validation (Chilisa & Preece, 2005; Leedy & Ormrod, 2010; Yin, 2011). These are each discussed in detail.

4.8.1 Credibility

Credibility is what quantitative researchers refer to as internal validity (Chilisa & Preece,

2005). Anney (2014, p. 276), citing Wheeler, Macnee & McCabe) defines it as the “confidence that can be placed in the truth of the research findings”. Qualitative research has multiple realities resulting in multiple truths. All these need to be taken into consideration for any research findings to be credible (Chilisa & Preece, 2005). Different strategies can be employed to ensure credibility. In this study, I used three main strategies: prolonged stay in the field during data collection, triangulation, and revisiting the research participant for further clarifications on the issues raised (ibid).

4.8.2 Transferability

Transferability is an equivalent of external validity in quantitative research, since the findings of the research can be generalised. With qualitative research there is often less need to generalise findings because research is usually done in unique settings for unique situations (Chilisa & Preece, 2005). However, transferability can be enhanced through sampling and dense descriptions. In this study, I purposively sampled women with more than ten years’ experience in NGO-led microfinance (not necessarily the CARE ISaL), which meant they were very knowledgeable and their life histories allowed me to develop a dense description (Chilisa & Preece, 2005; Leedy & Ormrod, 2010).

4.8.3 Dependability

Dependability is an equivalent of reliability in quantitative research. It is particularly important for a quantitative researcher because of the need to replicate. Qualitative research is about uniqueness of the case; therefore, dependability is important because of the need for consistency of results with the data collected (Chilisa & Preece, 2005). To ensure dependability in my results, I went through data coding several times before identifying the themes and I provided a full, detailed description of the data collection methods.

4.8.4 Confirmability

Confirmability is what quantitative researcher’s term objectivity. The main purpose of confirmability is to reduce researcher bias. Chilisa and Preece (2005, p. 171) define it as “the extent to which findings in a study can be traced as data derived from the informants and the research settings”. To ensure confirmability, I have provided details of the process of data collection and analysis, and presented verbatim data to support claims made.

4.9 RESEARCHER POSITIONALITY

Although I had worked for CARE Zimbabwe, I went into this research as a complete outsider. My previous engagement with CARE Zimbabwe had a minimal effect on the research process because I left CARE in the year 2000, 14 years prior to this study. Also important to note is that, although I worked in a different province, none of the beneficiaries knew me. In addition, all staff members in the microfinance project were new. However, I had my own reflections on microfinance, since I worked in the same project.

4.10 ETHICAL CONSIDERATIONS

Ethics are defined as a set of standards that guide researchers on how they should interact with the research participants (Chilisa & Preece, 2005). Ethical issues are often deemed to be resolved by procedures such as informed consent, absence of risk or harm, confidentiality and anonymity. Ransburg (2001, p. 28) describes research ethics “as referring to the moral dimensions about what is right and wrong while engaging in research”. It is particularly important for researchers to observe ethical issues while collecting life histories, such as informed consent, absence of harm and risk, anonymity and confidentiality, honesty and trust (Goodson & Sike, 2001; Webster & Mertova, 2007 citing Miles & Huberman,). These are briefly discussed in more detail.

4.10.1 Informed consent

In carrying out this study, I explained to all the research participants the nature of the study to be conducted and they were given the choice of participating or not in the study. They were also provided with my contact details and that of my university (Leedy & Ormrod, 2010; Chilisa & Preece, 2005). Leedy and Ormrod (2010) point out that “any participation in a study should be strictly voluntary”. It is important that the informed consent is done in writing (Chilisa & Preece, 2005; Leedy & Ormrod, 2010) and I ensured that all twelve research participants signed the informed consent forms providing information on the nature of the study, the purpose and methodology, and the benefits and risks of participation (Chilisa & Preece, 2005; Leedy & Ormrod, 2010; Goodson & Sike, 2001).

4.10.2 Absence of risk or harm

It was imperative to ensure that participants were not exposed to any physical or psychological harm (Leedy & Ormrod, 2010) with the consideration that: “When the study involves human beings, the general rule of thumb is that the risk involved in participating in a study should not

be greater than the normal risks of day to day living” (p. 101). Lieblich, cited in Clandinin and Huber (2006), argues that narrative inquirers move beyond the institutional narrative of “do no harm” by learning an attitude of empathic listening and by not being judgemental. As an experienced qualitative researcher, I was aware that narrative interviewing could open a Pandora’s Box. As such, I ensured that my interaction with the twelve research participants was of a nature that would minimise long-term negative effects caused by their reflecting on painful experiences. I explained to them that they were free to withdraw from the study any time that they felt the process was opening old wounds Lieblich cited in Elliot (2005).

4.10.3 Anonymity and confidentiality

Issues of anonymity and confidentiality take on added importance as the complexity of lives is made visible in research texts. Anonymity as an ethical concern can arise when research findings expose research participants to public scrutiny and embarrassment. Confidentiality means not revealing research participants identities (Chilisa & Preece, 2005):

Anonymity and confidentiality are exercised to avoid embarrassment, pain, and loss of self-esteem, psychological damage and the loss of dignity and self-respect that might occur when research participants or communities recognise themselves or are named in embarrassing descriptions in print. (ibid, p. 231)

Narrative inquiry research texts often call for increased attentiveness to ethical matters. To achieve this, I used such strategies as fictionalising and blurring identities and the places where I collected data, as recommended by Clandinin and Huber (2006).

4.10.4 Honesty and trust

Honesty and trust are as important as all other ethical issues discussed in the section. Harley (2012, p. 53) points out that “because narrative research rests to such a degree on the relationship between the researcher and the participants, the issue of trust becomes more pivotal. The process of communicating in depth, at length, creates a bond”. While research participants disclosed much information because they had found someone who listened to them, they had trust in me because of the long engagement that had started with the focus group discussion, the community River of Life and using the tug of war game for trust building. The researcher is expected to engage in trust building in order to obtain rich data, as Clandinin (2007) points out that “the greater the degree of rapport and trust, the greater the degree of self-revealing and, with this, the greater degree of trust that the researcher will treat the material

thus obtained with respect and compassion”. Trust and honesty go beyond data collection to the report writing. Researchers are expected to report their findings honestly without misrepresenting what they have done (Leedy & Ormrod, 2010), and should acknowledge all work belonging to other people (p. 104). I endorse these principles and practised them in my study. In addition, a failure to share research findings is very unethical and “is as good as rape – research where the researcher takes what they want and departs without any concern for further contact with their informant” (Lather, cited in Goodson and Sike, 2001). As such, I committed to having a feedback workshop with the research participants after the thesis had been examined and passed.

4.11 LIMITATIONS

Any research has its own limitations, some major and others minor. In this study I faced two major limitations. Firstly, I have not been gainfully employed since 2014 and, hence, I experienced financial constraints in terms of resources needed for travelling to the field several times and providing snacks to the research participants with whom I spent a lot of time. The second limitation was that my mother was critically ill, and I had to attend to her, and this delayed my data collection and analysis. My mother eventually died when I was close to submitting my thesis.

4.12 CHAPTER SUMMARY

In this chapter, I discussed the research paradigms and justified why this study was situated in the interpretive paradigm. I then discussed the life history approach and justified why I chose to use it. I described the data generation methods: documentary analysis, focus group discussions, River of Life and the semi-structured interviews. In the last section, data analysis and ethical issues were presented. The next chapter is the first of the two data presentation chapters.

CHAPTER 5:

RESEARCH CONTEXT

5.1 INTRODUCTION

In the previous chapter, I discussed the research design used to answer the research questions. This is the first of two findings chapters, which presents the research context (i.e. Ward 10 and the Tabudirira Group) and the history of the CARE International savings programme in Zimbabwe, the *Kupfuma Ishungu* (to get wealth you must persist) Rural Micro Finance Project (KI-RMFP). The data are drawn from the documentary analysis, focus group discussions, the community River of Life, the interviews with CARE management and staff, and the interviews with some of the research participants.

5.2 WARD 10 VILLAGE 29A, MBILASHABA

As discussed in Chapter Four, information on the background of the research area was collected through a focus group discussion and community River of Life conducted with all the participants. This data makes it clear that people in the study area settled at different times, starting from 1983 during the government-funded land redistribution exercise coming from different parts of the country to settle there. After their resettlement in Ward 10, they all registered with the Ministry of Lands at a provincial level. Once areas for resettlement were identified, people were resettled according to an application list, there were no restrictions on the choice of province and district and they were free to register in any province and choose the district where they wished to settle.

Rosemary Dube, a practising member of the ISaL, had been staying in the area the longest of all the research participants. She explained her situation:

My husband comes from Nyajena area, but we never built our own home there. Every time we visited home we were going to the in-laws. We had just put up a two bedroomed house for us to use when on holiday. When we were retrenched, we came back home to live with my in-laws, and we started looking around for a piece of land to build our own homestead. We then heard about the resettlement area then we registered with the resettlement officer. In 1989 we then moved to this place. We were very happy that we were going to have our own homestead and accumulating our own assets.

It is important to note that people have continued to resettle in this area, but the land is now being allocated by the traditional leaders. Among the research participants, the last person to settle in the ward did so in 2009. It was a dream come true for this family:

We then met Mr Mapiko who was looking for someone to work at his homestead in Bhuka in the Ward 12. So, my husband agreed that we go there and work at his homestead. We stayed there for three months and left because my husband wanted us to have our own homestead. Someone had told us that in Ward 10 the kraal head was nice and we might be lucky and get a piece of land to build our home. So, we left, and my husband got a job in some homestead here in Ward 10. We did not stay for long again because my husband wanted us to have our own home, not to be domestic workers. We had seen a home which was deserted. There was only one round hut. So, we asked around and we were told that the owner was Mr Ndanga, he just built that round hut and left. So, we decided to stay there and go for piecework at the nearby irrigation projects in order to survive. One day the kraal head came and asked who we were, where we came from and why we were staying there. My husband explained and took that opportunity to ask if the kraal head could give us a piece of land to build our home. He just said, “I will think about it, but in the meantime think of finding your legal place somewhere”. We did not look for another place because when he was saying this, he had a smile on his face. We stayed there for close to a year, but we did not plough anything because we were afraid of losing crops in case we were finally evicted. While we were staying there, we addressed ourselves as “mai Memo Na Baba Memo” (Mother and Father of Memory), but people didn’t believe it. They used to laugh at us saying we were barren, and we were lying that we had a child who died, you know how people [are]. The kraal head finally gave us a piece of land and we built two round huts. (Sibongile Ncube, practising participant, 2015)

Some of the participants were born in the area when it was still part of what was referred to as the communal area and did not move when the land redistribution started. Other settlers in this area were not authorised, notably those who were resettled during 1998–2000. In 2002, the controversial land redistribution led by the veterans of the liberation war of the 1970s (and called the Fast Track Land Resettlement) began. The war veterans sought to address the unfulfilled promises of land that the government had made at independence, and this has left most areas, including Ward 10, densely populated. There have thus been a number of waves of settlement since 1989, when Ward 10 was established, and other important events that have

shaped the lives of people in Ward 10, as became apparent from the River of Life. I have summarised these in Table 9.

Table 9: Summary of events since the establishment of Ward 10

Date	Settling timeline and significant events	Main activities in the community and overall impact of these	Impact on participation in the microfinance activities
1983	First group of settlers move in to Ward 10. Very good agricultural season with plenty rains.	There was surplus food cereals and grains for sale. Most of the proceeds went towards construction of houses since they were new in the area.	Communities were getting to know each other and started getting into small groups of friends and relatives and engaged in Rotating Savings and Credit Associations and Mabharoni.
1984	An irrigation scheme was set up by CARE.	Production of horticultural crops. Improvement in the income base though there were marketing challenges since the high production was not supported by marketing activities.	An important investment in the community that boosted their savings capacity.
1987	Another group of settlers moved into the area. This group of settlers was moved by the Rural District Council from nearby growth points where the council needed to construct a school. They were compensated for the structures they had built.	New settlers were very happy. Food and income security.	More people coming into the area provided a market for products sold to raise funds for savings.
1992	Severe drought hit the area. Most of the cattle and other livestock died.	A set-back because draught power is the backbone of development in agriculture-based economy. Small livestock is significant in the lives of this community. Received food assistance from the government – yellow maize. Children dropped out of school. Severe malnutrition.	Women could not engage in microfinance activities because all resources were directed towards buying food.
1993 – 1994	There was a good rainfall season. SHDF introduced savings clubs using stamps.	Grew crops using hand labour since they did not have draught power. Zero tillage. Got very good yields from agricultural activities. Sold maize to Grain Marketing Board which paid them well.	Re-engaged in savings groups because they were food secure and got income from selling grain. More savings groups were formed in response to the SHDF programme.
1998 – 2000	Unauthorised settlers move in – <i>Hondo ye minda</i> (war for agricultural land).	Houses of illegal settlers burnt down by the messenger of court on the instruction from the local government. People moved to other places and some sought land to build their homes through the legal process.	With all this chaos some good things happened to the existing settlers; there was a market for their horticultural products and money to invest in savings.
1999	Gender training by Women's Action	Focus on prevention of gender-based violence, women's rights, mobilisation of	Women continued with savings using different

Date	Settling timeline and significant events	Main activities in the community and overall impact of these	Impact on participation in the microfinance activities
	Group (WAG).	savings and access to micro-credit through solidarity groups.	methods as well as solidarity group model.
1999	Caritas (then Catholic Development Commission – CADEC) mobilised villages to have a field to grow food for orphans where community members could collectively provide labour while CADEC provided inputs.	CARITAS active in pre-school, skills training and savings.	Communities that worked with CARITAS started savings groups. Some members belonged to more than one savings group; communities improved their income base significantly.
2000	Cyclone Eline – heavy rains fell in Zimbabwe.	Fields were flooded, crops were water logged, houses, toilets and trees were destroyed. Bridges were washed away. Children stopped going to school. People were internally displaced. Poor harvests leading to food insecurity.	No savings activities as people were busy repairing structures destroyed by the cyclone. Most resources were directed to buying food.
2001	CARE training Youth on HIV and AIDS awareness, gardens and peer education.	Engaging young people in development work and economic empowerment.	Youth engaged in savings using proceeds from gardens.
2002	Fast track settlers move in (Beginning of the Zimbabwean controversial land issue).	Authorized resettlement has continued up to the present.	Groups continue to practice savings and lending.
2005	CARE introduced the microfinance model of Internal Savings and Lending (ISaL). Second Phase of the ISaL.		Formation of ISaL groups in the community. This is the time this group was formed. It started with seven members, now there are 24. Some members have stopped, one died and new ones have joined.
2007–2008	Zimbabwean dollar depreciated. Drought.	Shortages of goods in shops, teachers abandoned schools and schools closed. Exodus of people to seek jobs in South Africa. A lot of suffering among the Orphaned and Vulnerable Children. The caregivers had financial challenges, so extending help to the extended family was no longer a priority.	ISaL model was modified because of inflation. Money was losing value every day so the group continued with savings mainly for acquisition of household assets.
2009	Drought. Supplementary feeding in schools by Hope Tariro Trust. Irrigation pump broke down.	Life improved for everybody through introduction of foreign currency. Shops restocked with essential goods. Life returned to normal.	With the introduction of foreign currency, the group resumed ISaL and they continued until the present. Loss of income for farmers in the irrigation scheme (including some ISaL

Date	Settling timeline and significant events	Main activities in the community and overall impact of these	Impact on participation in the microfinance activities
	US Dollar introduced.		participants). Some members dropped out because they relied mainly on income from selling horticultural produce.
2010 – 2012	Severe drought.	CARE gave drought relief to all people including those in resettlement areas who had previously not received it.	ISaL continued but there was no increase in the amount to be contributed monthly.
2013	Good rainfall season.		Group increased monthly savings to \$20.
2014 – 2015	Poor rains.		Savings in groups continued despite drought because community groups were empowered and they had food stocks from the 2013 – 2014 season.

(Source: FGDs and River of Life)

As can be seen, there is a long history of microfinance activities in this area; and the good and bad times affected the participation of women in these.

5.3 THE MICROFINANCE LANDSCAPE IN WARD 10

In Chapter Two, I identified a variety of different microfinance providers, as Ledgerwood (2013) discusses them. He groups providers into two broad categories, community-based (informal) and institutional (more formal) (See Figure 3). There are a number of microfinance providers of both categories in Ward 10.

5.3.1 Community-based microfinance providers

As discussed in Chapter Two, Nelson (2013) notes that community-based microfinance providers may include individual moneylenders, family and friends who offer small loans and savings facilities, and groups in which people can save as well as borrow money. These are informal and thus more flexible, and they have advantages such as better outreach for both urban and rural poor. Community-based microfinance providers can be placed into two further categories, individuals and groups (ibid). This study revealed that there are number of community-based microfinance providers in the ward, which are burial societies, daily savings using a calendar, Mabharoni, pyramid scheme, Rotating Savings and Credit Associations and Usury.

Burial Societies

Burial societies are groups of people who come together and contribute towards a funeral fund.

They have constitutions which clearly regulate their operations, but are said to go beyond just financial support during the funeral, to offering moral support to the bereaved member. For a woman to be a full member of the burial society, she must perform all the expectations unless there is a good reason, which must be explained. The burial societies were formed in the 1990s when many people were dying from HIV and AIDS.

Giving someone a decent burial is something that is valued greatly in the African culture. Anecdotal evidence in Zimbabwe shows that there are high numbers of people subscribing to burial societies, and most of these are women. It is believed by some that there are more funeral policy holders than medical aid subscribers, because people value a decent burial more than the good quality of life that may be attained through access to health services. While burial societies have existed since time immemorial, in Zimbabwe they were not very common, especially in the rural areas, because death had always been associated with old age. The elderly had always thought they would be buried by their children, which was one of the main reasons why in the past people had many children. The situation changed with the advent of HIV and AIDS, when parents started burying their own children who died prematurely of AIDS. Many people died one after the other, such that families and communities could not afford the resources necessary to bury their loved ones. Ward 10 experienced a similar situation and they decided to start a burial society:

We started our burial society some time back when HIV and AIDS was at its peak of killing people. When we started, we were six [in number] and I was one of the first members. With time more people started to join. Now all members of the savings club are members of the burial society including us dropouts. There are also other people who are members who are not Tabudirira ISaL members. So, when one dies or loses a family member the family is assisted with a coffin and food items worth \$100. Members help at the funeral with cooking and providing water and firewood as well as mobilising utensils to use at the funeral. (Ronica Chibanda, former participant) 2015).

Daily Savings using a calendar

This savings facility is an innovation. Ten members contribute and on the first day of every month they contribute ZAR1 (equivalent to US10 cents), on the second day, they would contribute two ZAR2 (equivalent to US20 cents) and so on, until the last day of the month. The Rand was used because at the time Zimbabwe was using USD as its official currency, but any currency was accepted as legal tender. Table 10 shows calculations using this approach.

Table 10: Example of a record for daily savings

Calendar Month: March – contributions by each member each day of the month (ZAR)											
Day	1	2	3	4	5	6	7	8	9	10	Daily totals
1	1	1	1	1	1	1	1	1	1	1	10
2	2	2	2	2	2	2	2	2	2	2	20
3	3	3	3	3	3	3	3	3	3	3	30
4	4	4	4	4	4	4	4	4	4	4	40
5	5	5	5	5	5	5	5	5	5	5	50
6	6	6	6	6	6	6	6	6	6	6	60
7	7	7	7	7	7	7	7	7	7	7	70
8	8	8	8	8	8	8	8	8	8	8	80
9	9	9	9	9	9	9	9	9	9	9	90
10	10	10	10	10	10	10	10	10	10	10	100
11	11	11	11	11	11	11	11	11	11	11	110
12	12	12	12	12	12	12	12	12	12	12	120
13	13	13	13	13	13	13	13	13	13	13	130
14	14	14	14	14	14	14	14	14	14	14	140
15	15	15	15	15	15	15	15	15	15	15	150
16	16	16	16	16	16	16	16	16	16	16	160
17	17	17	17	17	17	17	17	17	17	17	170
18	18	18	18	18	18	18	18	18	18	18	180
19	19	19	19	19	19	19	19	19	19	19	190
20	20	20	20	20	20	20	20	20	20	20	200
21	21	21	21	21	21	21	21	21	21	21	210
22	22	22	22	22	22	22	22	22	22	22	220
23	23	23	23	23	23	23	23	23	23	23	230
24	24	24	24	24	24	24	24	24	24	24	240
25	25	25	25	25	25	25	25	25	25	25	250
26	26	26	26	26	26	26	26	26	26	26	260
27	27	27	27	27	27	27	27	27	27	27	270
28	28	28	28	28	28	28	28	28	28	28	280
29	29	29	29	29	29	29	29	29	29	29	290
30	30	30	30	30	30	30	30	30	30	30	300
31	31	31	31	31	31	31	31	31	31	31	310
Total / member	496	496	496	496	496	496	496	496	496	496	4960

Expected	\$500
Total	\$495
Difference	\$5

Each member contributes to make up the \$5

The aim of this approach is for members to be able to acquire cattle. Planning is in January and members draw lots to determine their position for getting the money, taking turns to receive it. Contributions are made between February and November. Their target is to raise \$500 per month. As can be seen, their aggregate contributions do not amount to \$500, so members contribute equal amounts at month's end to cover the difference. At the end of the cycle, each member will have received \$500. There is no constitution to regulate the operations of this group, and membership is free. One of the women expressed excitement when she talked about

her participation in this kind of savings programme:

In January this year (2016), we mobilised four other friends who also sell second hand clothes at the shopping centre and at home to join us so that we could start saving daily following the calendar month. We raise \$500. What we do is that after the last day of the month we calculate the difference between \$500 and what we raised, and we pay equal amounts so that each person gets \$500. (Sibongile Ncube, practising participant, 2016)

Four of the members of the Tabudirira group are also members of a group that is saving using this approach. The model is practised by women who have more viable income generating projects and who also have remittances, or support from their husbands, or are working on a nearby farm or shopping centre or as domestic workers and they have steady income.

Mabharoni or Join groups

Commonly known as *Mabharoni* in the Shona language, the name of this kind of group is derived from the English term “cash baron”, important or powerful persons in a specified business or industry. This name illustrates how important these women practising *Mabharoni* were considered in their societies. One participant explained this method of raising cash as follows:

Mabharoni is when individual women come together and form a group with the purpose of raising money for their households through engaging in activities such as brewing and selling beer to non-Christians, or for Christians, preparing tea and selling with bread ... It is compulsory for the group members to attend and buy. What determines your levels of sales is the investment that you make in other members. For example, if a member buys beer worth \$3 from another member, that person is expected to buy for \$3 or more from that member when it's her turn. Other members of the community are invited to come and attend the functions so that they can buy. (Focus Group Discussion participant, 2015)

When we started with *Mabharoni* we were seven [in number], we set a goal on what we wanted to achieve every time. We were making tea and selling bread with margarine or jam. All the tea had to be bought at a fixed price. Other customers would be friends, neighbours and relatives. Sometimes we would buy and sell soft drinks with bread or biscuits. Members of the group had to be people who knew each other very well and

who were not difficult to deal with, especially when it came to money issues. (Gertrude Moyo, practising participant, 2015)

With this practice, members come together at the beginning of the year, and draw up a calendar for the events. The functions are held weekly in order to give the members an opportunity to raise money regularly. The common day for the functions is a Wednesday, when people are not allowed to work in the field. Group membership ranges from four to ten people, and membership is free. New members are constantly recruited and there are some who drop out. There is no constitution that regulates the operations of the group, it is a mere understanding. This accords with Newman et al.'s (2014) assertion that social capital in microfinance provides valuable information and support that inform the financial behaviour of microfinance clients. In addition, the way Mabharoni was described seemed to be like a community of practice as described by Wenger (1998), as groups of people who share a concern or a passion for something they do and learn how to do it better as they interact regularly. This sense is supported by what one of the ladies said during the River of Life interviews. She observed that the members of the Mabharoni groups are people who get along in the community.

The discussion of barons reminded me of a story I was told when I was growing up. My paternal grandmother used to belong to a group of women who used to brew beer and they called it '*Joyini*' (join). I think that it was called *Joyini* because one needed to join other members. She always said that the main reason for her doing this was to have her own money, so that when she died people would have something to share. But I remember that every time we left for school, she gave us pocket money; or when my parents needed money she would help in her small way. This shows that such practices are of long standing.

Mabharoni also assisted people to accumulate business assets. For example, those brewing beer were able to put aside money that they used to buy drums and cups which were used in beer brewing. They would buy the assets in turns until everyone had had their turn. Some of these things would not be easy to do alone.

[Beer] Mabharoni are no longer in existence now. We no longer do them, and we only did them a long time ago. It's because people now go and drink beer at local bottle store or shopping centres, so beer brewing is no longer in fashion unless it's for traditional practices such as traditional memorial services for the dead. (Gertrude Moyo, practising participant, 2015)

Pyramid schemes

A pyramid scheme also operated in the area. The scheme was started by some young vendors who live in the ward but do most of their selling in Masvingo town. They buy the cards at ten dollars and then print and sell to five other people. At the same time, a person deposits money to the five people on the cards. It is more like building teams that receive money from one person who buys a card. One of the ladies who was a research participant was a member of this pyramid scheme.

Rotating Saving and Credit Associations (ROSCAs)

This savings approach is called *Kukandirana* in the local Shona language, in which women come together and save money together and take turns to receive the money. Group sizes range from five to ten members. Sometimes, they agree on household items that should be bought with the money. Common items are blankets and kitchen utensils. More recently, some groups had planned to acquire small livestock, particularly goats. Sometimes they do not plan on specific items. Members are free to do whatever they want with the money. The ROSCAs are said to have helped women to raise money to pay school fees for their children and buy agricultural inputs and implements. One of their advantages is that no interest is charged, unlike either the ISaL model or borrowing money from private moneylenders. This seems to be the motivation for many people who practice ROSCAs. They can also help as a fall-back plan in cases where one fails to repay a loan, or it can also help to build up one's income generating project, as observed by one of the participants:

As for me I do a lot of things, I am in a 'round' with other women. I joined this group a long time ago. One of the members died but we replaced her with her sister, she is not a problem at all, and she pays well. We are five in this group. We now contribute \$20 each per month. When we started in 2011, we were contributing \$5. Sometimes I use the money to boost my business. I saw that it was important to have different ways of saving money and getting money. The round is good because it does not accumulate interest. (Edina Save, practising participant, 2015)

Some of the research participants had been engaged in a ROSCA before joining the ISaL group, and some were still members of ROSCAs.

I am one of the first members of the group who moved to this area in 1983. I came from Ngungumbani in Midlands Province. In 1994 we had lots of rains, good harvest and plenty of food. We decided to come together as six women and started to buy each other household goods on a rotating basis. We started with buying three-legged pots, each

person would have six three-legged pots. We bought a lot of things and we ended up giving each other money. We are now buying groceries. (Rosemary Dube, practising participant, 2015)

These ROSCAs have raised the standard of living for many participants. By getting a lump sum they become capable of solving problems. Some of the things that people are not able to do as individuals, become easier when they are in a group. This is because of the commitment they have made. One participant said: “What lifted me are these rounds. They help me raise money for school fees, buy kitchen utensils, blankets and the like. Now we are buying groceries” (Anna Mnemo, practising participant, 2015). Although a good diet is an important component of any household, achieving household food security can be challenging, especially in harsh economic conditions. Buying enough groceries can also be a challenge because there could be other pressing priorities. The ROSCAs mobilise resources for essential groceries. The benefits of the model correspond with Gugerty’s (2007) observation that ROSCAs are the most common and the oldest method of mobilising resources in developing economies. In Zimbabwe, they have been practiced in some form since time immemorial, where women came together to accumulate savings and assets such as kitchen utensils, farming inputs and implements and raising money for school fees.

Usury (Illegal moneylending)

Moneylenders are individual people in the community who lend money to others with interest as a business. While this is an illegal business, people appreciate that in this way they have access to money. However, borrowers often fail to repay the money because what they borrow is largely for consumptive purposes and they eventually lose their assets to the moneylenders. Other challenges are that the practice creates hatred among community members when clients fail to repay. There is a high risk of moneylenders losing their money because they cannot recover it through the legal system. In addition, in the Ward 10 area, the chief issued a ruling that an illegal moneylender would be fined for this practice. If a moneylender fails to comply with this ruling, the chief may ask the lender to relocate to another place. Traditional leaders regard usury as a dirty practice that perpetuates poverty. “*Chimbadzo chinohunza urombo munarawunda*”, said one of the participants (the practice of illegal moneylending brings poverty in the community). The private moneylenders are said to be better-off members of the community such as teachers, nurses, leading farmers, or those people who get remittances from their children. Women are said to be in the forefront in practising usury. Some groups of women

in the area also practise illegal moneylending. They contribute an agreed amount at the beginning of the year and lend it out, then share the proceeds in November. The interest ranges from 20–50% per month.

What is interesting is that some women who practise ISaL are now engaged in usury. They consider usury as their income generating project. Some even borrow money from the group and lend it out at a higher interest. For instance, Sibongile confessed: “I am doing very well in my business, this why I am able to pay my contributions on time. When I take a loan from the group at 20%, I lend it out at 40%, sometimes 50%, especially if the person is stranded. I have a ready market”. Some of the women feel they that have gained a better status by having access to group funds and using the money for a lending business. This was clear from Anna Mnemo, a practising member, who said: “I am now different from other women in the community. They look up to me because, I am able to help them financially when schools open. They come to borrow money from me and pay back with a percentage”. Some former participants have also learnt that lending out money is another method of making money and are doing this with their private resources. One of the former participants interviewed had this to say:

When my husband died in 2013, I got a lump sum pension from Great Zimbabwe Hotel where my husband was working as a security guard. Then I started my money-lending business. I lend people money at 30%. It is very good business, although it has its own challenges of non-payment. (Nozilo Msiza, former participant, 2015)

This is what people have learnt through practising ISaL; they have become capitalists. Even Tabudirira Group is lending out money to other members of the community, which is not allowed in its constitution. The CARE savings and lending methodology is clear that the lending should be internal, because it is illegal to be moneylenders. This was revealed by - participating member during the interviews, who said, “As a group we are now viewed as donors, because we lend other community members money if they need it and they pay back with interest” (Temi Gudo, practising participant, 2015).

5.3.2 Institutional providers

Institutional providers fall under two categories, the registered and the regulated providers (Ledgerwood, 2013). The registered institutions have a relevance to this study, and the different types are discussed in detail. There are Internal Savings and Lending, funeral policies, Microfinance Institutions and government and wallet management.

Internal Savings and Lending (ISaL)

Internal Savings and Lending, popularly known as “*fushayi*”, is where people come together to form a group for the purpose of practising savings and lending. It is the model that is promoted by CARE and forms the basis of this study. CARE works with CARITAS (the development arm of the Roman Catholic Church) as an implementing partner. The ISaL model is also promoted by ZOA (from the Dutch translation of South East Asia), another small Dutch NGO working in Ward 10. The difference is that ZOA provides external loans to groups who have performed well in internal savings and lending. Groups are monitored for at least six months or so before qualifying for an external loan. I discuss the CARE ISaL in greater detail in section 5.4.

Funeral policies

Funeral policies are mainly provided by two insurance companies engaged in outreach programmes, First Mutual Life Assurance and Nyaradzo Funeral Insurance Company. First Mutual Life provides funeral policies to group members in communities. The minimum number of members is fifty, contributing one dollar per beneficiary each month. In the event of a funeral, the family is given six hundred dollars to cover funeral expenses. One of the elderly practising members was very proud of having a First Mutual funeral policy, saying, “when I die all people have to do is come and dance and not worry about food and a coffin” (Rosemary Dube, practising participant, 2015). In the Shona culture, people dance a lot while waiting to bury the person as a way of consoling the bereaved family. On the night before the burial, mourners do not even sleep. They sing and dance and imitate what the deceased used to do, as well as talk about the relationship they had with the person. Nyaradzo also provides funeral cover for groups. The minimum premium per individual is five dollars per month which covers all members of the family. In the event of a death, Nyaradzo provides a coffin, a hearse and money for groceries.

Microfinance institutions and government

Some microfinance institutions (MFIs) provide group loans which can be for a group project or for an individual project, and the group is used as collateral. Well known MFIs in the area are Micro King, Zambuko Trust and the Ministry of Gender, Youth and Community Development. Micro King and Zambuko Trust provide small loans for working capital to individuals and groups. Before processing and disbursing the loans they provide one-day training based on how they operate and on the expectations from their clients. The Ministry of

Gender, Youth and Community Development also provides loans for start-up capital. The general comments on these loans were that the funds are not easy to access as one needs to be active in the ruling political party. One of the active women in the group and in NGO programmes, managed to access this loan. It was not clear whether it was because of political affiliation or not. She said:

All NGOs working here know me very well. I am known as the tiny active woman. It's always good to do everything that NGOs bring to the community because you benefit. I have benefitted a lot from training by CARE such as gardening, bread making, conservation farming and basic business management. I am a community volunteer with CARITAS' orphan care project, so every month we are given soap, beans, cooking oil, rice and porridge as a way of saying thank you. Because I am active in NGOs, when the Ministry of Gender wanted to give women loans, I was also given a loan for \$300 which I used to boost my business. I used \$100 in my selling business, I borrowed out [lent] some of it. Sometimes when I borrow from the group, I also borrow [lend to] other people at a higher interest. It is illegal, but it's an easy way of making money. It has its problems as well, sometimes people may fail to pay on time. Then you have to follow up and demand your money in an unkind way. (Sibongile Ncube, practising participant, 2015)

Wallet management

Wallet management is a way of saving for specific things that one would like to acquire. The reason why it is called wallet management is because one is supposed to have a wallet that is divided into compartments. Each compartment is labelled and used to put money for a specific purpose. One of the former members joined a group doing wallet management because she found it better than the ISaL group because it did not put her under a lot of pressure. The woman gave a good explanation of how the wallet management works:

I learnt a lot from my grandmother besides sewing, although I was very young. My grandmother belonged to a group of women in her church and they used to buy kitchen utensils for each other every year. Grandmother had a tin where she would put money each time she sold for the contributions. She taught me that even when things are tough one should never open the tin and use the money. This is almost similar to what we were taught by one of the support group members who was taken for a visit to some support groups in Bangladesh by Batanai AIDS Service Organization. I am a member

of the support group in our ward. We do savings called wallet management savings, which operates like a piggy bank. We record our saving in a small notebook and put money in a tin that cannot be opened. When you want to open it, you destroy it. What we did is that we got a welder to make tins that when we open, we have to break them. So, we have a list of what we want to save for, such things as school fees, agricultural inputs, kitchen utensils, clothes, school uniforms, or home improvements. So, after listing, then you make a small budget for these for six months. Then you divide by six to get what you need to raise per month, then you divide by four to get the amount for a week. We like using weeks because we are not formally employed, we save from income from bits and pieces of things that we do. The savings targets are shared with support group members, then recorded by the treasurer. So, after six months a date will be set, like this year (2016) our meeting is on the 14th of December. The boxes are destroyed in front of everyone and the money is counted for each member and it's checked if it tallies with your own records. The highest saver is given a prize by the support group. (Omega Mugadza, former participant, 2016)

5.4 CARE'S INTERNAL SAVINGS AND LENDING PROGRAMMING

CARE International acknowledges that their programming around savings and lending is to motivate people to save and then borrow. According to CARE, saving first is more attractive for poor people, since it provides more security than borrowing first. A loan increases risks to livelihoods; whereas savings are an asset, not a liability, and therefore reduce livelihood risk (CARE, 2002). Since CARE uses the sustainable livelihood framework in its programming, this is obviously important.

Internal Savings and Lending (also called VSLA) are programmes facilitated by external agents (such as NGOs) to develop unregulated and, usually, informal groups that depend on member savings for loans and fund capital. There is no external credit from a lending institution to increase the total amount available for lending. Supporting this point, the CARE Field Officer said, "They borrow money in a safe environment. In promoting these savings and lending associations, CARE helps groups to have a governance structure, internal regulations and methodology to enable autonomous groups to provide basic and low-cost financial services" (Interview, 2015). In developing its ISaL model, CARE looked at the disadvantages of other microfinance models that exist at community level, particularly those of ROSCAs and the ASCAs. These savings associations are categorised as relatively informal indigenous group

models. The ROSCAs distribute money by prior agreement, which means that money may not be available at the time when it is required in business. The amount of money is also fixed, and may not match the individual's requirements; and there is no return on investments except that one receives a lump sum that is interest free. With ASCAs, there is a lot of complexity and, according to CARE, the transactions require skills that may not be available in groups made up of poor women. In designing this programme, CARE looked at these disadvantages and opted for a one that took the ASCA model, but with less complexity. According to CARE (2002, p. 10),

the programme was built on local savings traditions and also matched clients expressed need derived from surveys, interviews and the trial and error of product testing. The decision was arrived at without much formal knowledge of precedent and practice of ISaL elsewhere. The advantages of flexibility and matching supply and demand were felt to be significant to a degree that made it worthwhile to control the challenge.

The organisation experimented with its model in Niger from 1989, as will be discussed in more detail. In designing this programme, they borrowed from Rutherford's work on the poor and their money, where he defines the criteria for financial services for the poor, as presented in Figure 11.

Financial Services for the Poor: Programme Design Criteria

Good financial services require:

Products that will suit the poor's capacity to save and their need for lump sums so that they can:

- Save, or repay, in small sums of varied value as frequently as possible.
- Access lump sum (through withdrawals or through loans) when they need: in the short term for some consumption and emergency needs, in the medium term for investment opportunities and some recurrent life-cycle needs, and in the longer term for other life-cycle and insurance needs like marriage, health care, education and old age.

Product delivery systems that are convenient for the poor and

- are local, frequent, quick and flexible;
- are not burdened with paperwork and other transaction costs; and
- are transparent in a way that is easy for illiterate people to grasp.

Institutions adapted to delivering good products that are:

- Committed to serving the poor.

Figure 11: Rutherford's programme design criteria (CARE, 2002, p. 10)

Rutherford's programme was also made more attractive by the payment of interest to the group fund (not a feature of ROSCAs or ASCAs). Payment of interest on the loan funds was viewed as profit. The group would receive fair and agreed proportions at the end of the agreed savings period. Additionally, the groups ended up opting for higher interest rates because they meant higher portfolio returns (CARE, 2002). A CARE Field Officer confirmed this when he explained what they use when promoting the programme: "We use the fund development form to make the groups understand how their fund will grow over a period time..." He gave a graphic presentation, as presented in Table 11 below.

Table 11: Example of a fund development form

Name of group: <i>Ishungu</i>												
Number of members	10											
Monthly contribution	10											
Monthly Interest	20%											
Date	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
Savings	100	100	100	100	100	100	100	100	100	100	100	100
Interest accrued	0	20	44	72	100	146	196	250	324	410	512	620
Other income	0	0	2	0	3	0	0	1	0	0	0	0
Total per month	100	120	146	172	203	246	296	351	424	510	612	720
Cumulative fund	100	220	366	538	741	987	1283	1634	2058	2568	3180	3900
Summary												
Loans	100	220	360	500	730	987	1250	1620	2050	2560	3100	0
Cash at hand	0	0	6	38	11	0	33.5	14.4	8.4	8.4	80.4	0
Total	100	220	366	538	741	987	1284	1634	2058	2568	3180	3900

Share out per individual	390
Annual contribution	120
Profit	270

(Source: CARE Field Officer, 2015)

5.4.1 A brief history of the CARE model of savings and lending

For its current microfinance programme, CARE International drew most of its experience from its Mata Masu Durbara (MMD) programme in Niger in 1989, which was supported by CARE Norway. *Mata Masu Durbara* means 'women on the move' in the local language. CARE Norway was supported to start the programme to assist women's economic development. However, they had no idea how to run such a programme and, therefore, started it as an experiment (CARE, 2002). According to CARE (2002, p. 12):

The methodology evolved over time, but even from the start based its activities on groups of up to 30 women meeting weekly, saving their money and providing interest-bearing loans as group capital became available. In March 1992 the project had 6 field agents and 1 monitoring agent and the number of groups was 35 with 1 298 women members. By the end of 1993, outreach remained stable as members increased to 1 500 in 40 groups.

When they started, the groups were loose informal associations. As time went on, they realised the need for more formal structures and training of the groups. They started with training to specify different roles and responsibilities of the group officers. They also helped the groups to develop internal regulations or constitutions and developed an accounting system for them which used symbols, but abandoned it when they realised it would not work after CARE exited. Training in record-keeping was not an option either, because most of the members were neither literate nor numerate and could not keep the records. Despite their illiteracy, they knew the state of financial affairs in their group. To address the security concerns on handling cash, CARE put forward the idea of a cash box with three locks. Three members of the group, the chairperson, the treasurer and the secretary, kept each key separately to reduce cases of theft. The assumption here was that these members would not connive and steal the money (CARE, 2002). In addition, the cash box would not be opened in between meetings to ensure the safety of the fund at all times (CARE, 2009).

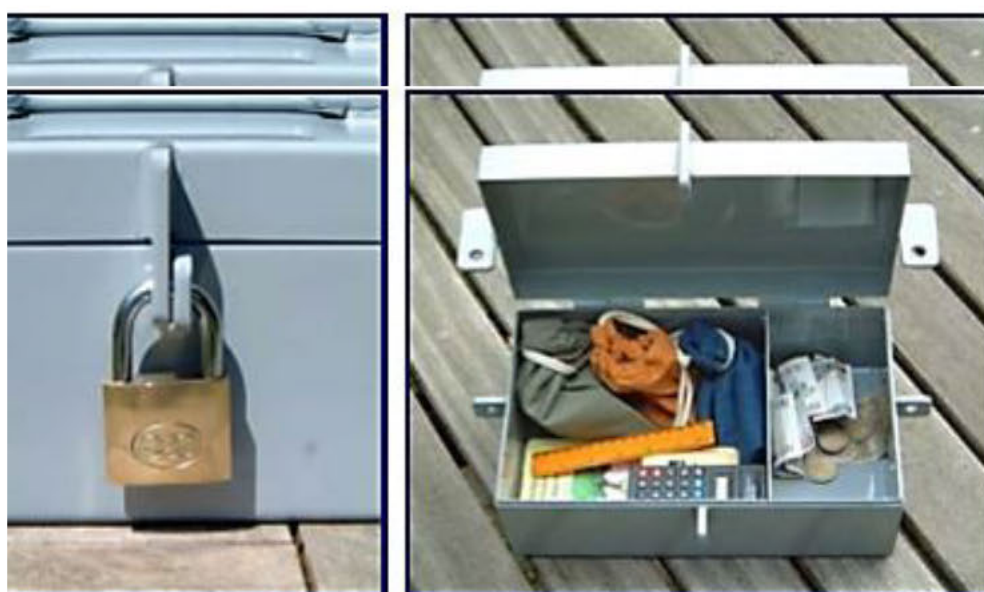


Figure 12: Pictures of the cash box (CARE, 2009, p. 19)

CARE notes that: “this single innovation greatly increased the confidence of members in the safety and security of their savings” (2002, p. 13).

The organisation acknowledges that the development of the project took time, but argue that:

CARE Niger agrees that MMD developed slower than it could, but believes that the success of the project arose because it was given time to learn by doing and to experiment with decisions that could be quickly corrected without blooming into major problems. (2002, p. 13)

In terms of its growth, the MMD project started spreading to other parts of Niger from 1996, but, this time around, with confident staff. One of the key questions on growth was the replication and sustainability of the groups after CARE exited. To address this, they introduced the concept of Village Agents. These were women who were selected from among group members who showed interest and had the capacity to train other women on the methodology. The groups that were trained by a village agent paid one dollar per person for training sessions, which covered the village agent stipend (CARE, 2002).

5.4.2 The *Mata Masu Durbara* methodology

The *Mata Masu Durbara* (MMD) methodology has three main steps, “formation, training and graduation” (CARE 2002, p. 19), which I have broken down into six steps described as follows:

Step One – Group formation: The MMD project mobilises women to organise themselves into groups of thirty each, through a self-selection process. The group then selects a committee to lead the group.

Step Two – Start up: The CARE trainer holds meetings with both men and women in the community to explain the project. This is done so that women can get support and approval from the men and community in general for participating in the project. The trainer explains his or role in the project as the facilitator. The trainer also explains the eight-month commitment required to establish the group.

However, it is important to note about these first two steps, that it would seem more logical to begin with the start-up phase with MMD meetings with different stakeholders and to explain the project and its principles. This could then be followed by the group formation. In this way, the women (and the larger community) would understand the project.

Step Three – Training: Very intensive training is done in the first three months. The training

involves the following topics: role of the group, role of the management committee, loan procedures, interest and penalties, internal rules, and problem solving and conflict resolution. The trainer also helps the group to set its goals. It is during this stage that the women start savings and lending in their group. After six weeks the trainer starts visiting the group once a week to help the members perfect their understanding of how the savings and lending methodology works.

Step Four – Development: This stage lasts three months, during which the group become more self-sufficient. Regular contributions and loans continue. During this time the trainer visits every two weeks (in the fourth month), and then once a month (in the fifth and sixth months). During these visits the trainer takes the role of an observer and the women take the lead to run their savings and lending business.

Step Five – Final maturation: These are the last two months of the project where the trainer visits only once to carry out the final evaluation of the savings and internal lending and to discuss the challenges that the group is experiencing.

Step Six – Graduation: The group graduates after eight months when the final objective has been met. The members then decide whether to continue with activities or to share the group funds and disband. At this stage CARE notes that approximately 88% of the members continued their group operation and increased+ their regular savings.)

The MMD had a standard operation, explained in Figure 13.

Operation of the MMD group (from CARE, 2002)

Group rules: Group meetings usually begin by reciting the rules. Each member is responsible for a rule: the group's objective, criteria for membership, rights and responsibilities of members, personal conduct, the amount of the savings, conduct of members, penalties for breaking the rules and procedures for leaving the group. The basic principle is transparency and reinforcement.

Member contributions: Group members contribute a fixed amount of savings on a weekly basis. The amounts range around 25 to 200 Fcfa. After the fourth or fifth meeting, the group begins loaning the funds to members, usually at a straight interest rate of 10% of the principal. The typical loan is for four weeks, that is, after four weeks the participant repays the loan, plus 10% interest. The majority of loans are used for income generating activities. The revolving fund continues to increase through the weekly savings and the interest collected on loans. In addition, some groups apply minor penalties when group rules are broken. For example, a member who misses a meeting without a good reason may be fined 100 Fcfa.

Record keeping: A few groups keep written records, if one of their members is literate, but most groups keep oral records. Since each member contributes the same amount each week, the weekly collection equals that amount times the number of members (e.g. 100 Fcfa times 30 members, for a weekly contribution of 3,000 Fcfa). Many groups keep track of the weeks by adding a pebble to the steel box each week. The group treasurer announces the amount of money that should be in the box, as well as outstanding loans, and then the physical control of the cash in the box is conducted and verified by two controllers who count out the cash. There are rarely discrepancies.

Loans: Periodically (usually every four weeks), loans are made, and then four weeks later reimbursed. At the same time new loans are given out. Not all women take a loan at a given time; usually the women take turns.

The share-out and dismantling of the group: After the group has been operating for more than a year, most groups will distribute equally to members all or part of the accumulated funds. This often occurs when women need access to more money, before the Islamic holiday of Tabaski (Eid ul azar), at the beginning of the planting season, or after the harvest to procure family grain stocks. In a typical group, most women are able to double their savings in a year through the interest income.

Figure 13: Operation of the MMD groups (CARE, 2002, p. 19)

5.4.3 Key lessons from the MMD programme

CARE drew several lessons from the MMD project, of which they considered two to be key. The first was that the project was successful because it was based on traditional local practices of savings and lending, not on expert knowledge. The second lesson was that breakthroughs come as a result of combining vision and intelligence with persistence. CARE (2002, p. 21)

argues that:

It is also useful if the designated visionary understands the value of planning, procedures and systems that make people's jobs comprehensible. MMD's groundwork has provided the means by which CARE has the confidence to spread the methodology continent-wide and now into Latin America and South East Asia.

Additional lessons for CARE:

- a. Starting small and taking time to experience. The CARE Sector Coordinator had a good expression for this, "allow the group to grow like a baby, starting with learning to sit, crawl, walk and finally start running".
- b. The need to develop and refine the training curriculum.
- c. Keeping it simple without complicated record-keeping, but maintaining the basic principle that cash movement remains visible and transparent.
- d. Avoiding complicated organisational structures such as creating apex structures that could cause a lot of confusion and need additional costs.

CARE then moved outside Niger to promote the same programme, now called Village Savings and Loans (VSL) or Internal Savings and Lending (ISaL). The programme now operates in Eritrea, Ghana, Malawi, Mali, Mozambique, Rwanda, Uganda, Zambia, Zanzibar, and in Zimbabwe, the site of this study (CARE, 2017). According to CARE (2002), the programme has the following set of principles:

- a. Savings-based financial services with no external borrowing or donation to the loan portfolio.
- b. Self-management.
- c. Simplicity and transparency of operation.
- d. Flexibility in loan sizes and terms.

Very low group management cost met through group earnings.

Earning retention in the group local community (ibid, p. 7).

The organisation has adapted its methodology to different operating environments and believes in sticking to the sample set of procedures and management tools. It believes that the poorest of the poor can experience a financial revolution through this methodology and it becomes the only way that they can access financial services (CARE, 2002). CARE observes that "The

model is built around the idea that the capabilities that allow for success are always available in most African villages, what is required is a transparent methodology that is very simple” (2002, p. 9).

CARE has also been instrumental in the development of independent MFIs in Africa: Women’s Enterprise Development Company (WEDCO) in Kenya, which is the largest rural microfinance programme in Kenya; Credit and Savings for Informal Sector Programme (CRISP) in Zimbabwe, implemented by the Commercial Bank of Zimbabwe; and Growth in Micro and Small Enterprises (GMSE), implemented in Egypt with three MFIs (CARE, 2016). However, CARE experienced challenges with creating and running these MFIs, which have provided a justification of their decision to continue promoting the ISaL/VSLA model. Some of the challenges include capitalisation, maintaining the poorest of the poor as clients, and sustainability and poor infrastructure which makes it difficult to reach the poor in remote areas (CARE, 2002, 2012 and 2016).

Other positive factors that make savings preferred over external loans are related to risks of external loans, since savings are an asset not a liability. When people save, they create a fall back against unexpected shocks and unpredictable stresses. This is central in CARE’s savings and lending programme (CARE, 2012) and fits their SLF approach, as discussed in Chapter Three.

5.5 TRAINING IN ISAL/VSLA

As is made clear from the discussion, CARE’s microfinance programming has involved intensive training from its inception. The second phase of setting up any group is the intensive phase in which groups are trained in all of the five training modules. This begins with a period of careful planning. The Field Officer works with the group to identify a convenient time for the groups to be trained, since they have other commitments as adults. It is expected that during the training both the trainer and the group members will be punctual. In terms of geographical planning, the trainer is expected to identify and select a central point for all group members. This is done through asking the group members, since they know their area best. The trainer is expected to choose a venue that is convenient for the training. It should be a place where the use of flipcharts is possible, and which allows a horse-shoe seating arrangement. In addition, the venue should be accessible by all, including the disabled.

5.5.1 Principles and guidelines of group training

Training is underpinned by a set of principles and guidelines which trainers are expected to follow. The first is that training should be designed to suit the needs of both literate and illiterate members of the community. Participants have real-life experiences and real-life needs, which are invaluable to them; they need training to be useful to them, but which also draws on their experiences. This requires innovation, maturity, responsibility and accountability from the trainer while, more importantly, allowing them to participate in the process. Trainers are encouraged to visit clients' micro-business activities, and also to encourage visits between old and new or weak groups. This allows opportunities for both the trainer and the participants to learn from reality and motivates and gives confidence to the visitor and the host. There should be a minimum of 10 and a maximum of 25 participants per group. This allows the facilitator to have more contact with and be able to pay more attention to participants, as well as manage group dynamics. The number of recommended group members has changed since the introduction of the methodology in 1991. This may be because of lessons learned from the past, and/or increasing knowledge on how to deal with groups.

In terms of training methods, based on the idea that adults learn more by doing, the trainer should not be a teacher but a facilitator who encourages active participation. The following methods are thus recommended:

- Group discussions;
- Role-play;
- Brainstorming;
- Storytelling (this can help to send a message through using real-life examples that are relevant and applicable to adults to illustrate and make a point);
- Guided discovery learning;
- Question and answer, encouraging two-way communication; and

Probing for further clarification. Too much talking without a chance to reflect and refresh may not give good results and the desired concentration. Therefore, trainers are encouraged to allow tea breaks, and to use song and dance and energizers. The facilitator should avoid language which insults, offends, humiliates and/or embarrasses; and should keep asking for feedback to check learning. Before and after each session participants should be allowed to give a report of what they understand from the training. Recapitulation should also be done on the following day. At the end of the day, the trainer must: summarize the topic of the day,

emphasizing important points covered; announce the next module; fill in all the necessary forms.

5.5.2 Summary of training modules

Training typically covers five different modules.

Module One is entitled ‘Member Self-Selection’. In this module, the trainer facilitates the process of individual self-selection and screening. The module looks at the fact that the foundation of a group is the individual; and each individual needs to know her/his personality, strengths and weaknesses, interests and dislikes, before rushing to get to know the others.

Module Two is ‘Groups and Leadership’. Once each member has gone through a self-screening process, they need to know how to screen other members that they may want to form a group with. The secret to being a cohesive group is knowing the characters of your group members – their good and bad attributes, their status, what motivates them, as well as the social and economic characteristics of their household. The qualities and functions of a group need to be known so that members select those that are capable, and so that the selected members know what they are expected to do. Once a group is formed by members who know each other, they need to select group leaders among themselves.

Module Three forms the group’s constitution. Group constitutions are not written by NGO staff but by each specific group. The programme thus provides only a framework of what groups engaged in savings and credit need to think about and put in place for their activities to give them positive results. Groups themselves discuss and agree on membership criteria, savings amounts and frequency, what happens in the event of loan default, death of a member, when to share amounts, the amount of interest to charge, and meetings. Each group needs to have an objective towards which members will save. Groups are taught the importance of a constitution and that these are not static.

In Module Four, ‘Group Fund Development’, groups learn how they can build their own funds and resources, through efficient savings and internal lending amongst members. The methodology promoted is not new to the community but adds new ideas to what community members already practice and know. Trainers are expected to ensure that groups understand why they should charge interest on their own money.

The final module concerns ‘Record Keeping’. In this module, the trainer explains that past experience has shown that groups dealing with money have problems because there are no

records and that not all members understand their records. Members thus discuss the importance of records and what records they think they need to keep for savings and credit. The basic records that the group must keep are the register, the saving book, the loans book, the fines book, and the cash book which summaries all the transactions.

The intensive training session is then followed by a series of visits by the trainer, decreasing in frequency as the group becomes independent. This is discussed in detail in the Zimbabwean programme in section 5.6.

5.5.3 Training of Village agents (VA)

Village agents (called cluster facilitators in the Zimbabwean programme) are identified by the Field Officer with the help of the community at the end of the final phase, at the point CARE exits. According to CARE, the VA should not be elected because this can lead to the selection of a person who is popular and influential, rather than having the appropriate skills. According to Allen and Staehler (2009, p. 32), the VA must have the following characteristics: sufficient demonstrated literacy and numeracy skills; the energy to train large numbers of groups and to travel long distances; be punctual; be known as someone with integrity; and have expressed a strong desire to train groups and appear to have sincere interest in doing so.

Village agents receive training from the Field Officer on how the ISaL/VSLA groups are run. The training runs for three days, after which the VAs are given a manual called a Village Agent Guide. Although this is a voluntary position, a contract is signed by the VA. The contract includes how the VA will relate to the savings groups. After this, the VA is mentored for a month by the Field Officer (Allen and Staehler, 2009, p. 9).

5.5.4 Training in basic business management

In addition to training in savings and lending, some agencies, including CARE, provide training on basic business management in order to provide the group members with skills to run income generating projects (CARE, 2009; CRS, 2012; IRC, 2012). Members who join the ISaL/VSLA groups are encouraged to start an income generating project so that they will invest the money they borrow into this, and at the same time improve their livelihoods. The members are discouraged from borrowing money for consumption purposes (CARE, 2009; CRS, 2012; IRC, 2012).

5.6 THE ZIMBABWEAN PROGRAMME: *KUPFUMA ISHUNGU*

CARE International started their programmes in Zimbabwe in 1992 in response to a severe drought. The organisation now works in collaboration with local private and public partners in the domains of economic development, nutrition, food security, and HIV and AIDS mitigation. It has worked in five of the ten provinces in the country and currently maintains its main office in Harare, three sub-offices in Masvingo, Gweru and Gwanda, and six satellite offices in other districts (CARE, 2012). The programme uses the following logo, here described by a CARE employee:

The logo shows how the group fund grows. The triangles resemble the group members who contribute and lend money from the group. The circles show how the fund grows with time, starting with the small circle in the middle. (CARE Field

Officer, Interview, 2015)

The ISaL programme started in 1998 in the Midlands and Masvingo provinces with a Technical Advisor (TA) to kick start the programme, following the Niger model. The programme, called *Kupfuma Ishungu* (to get wealth you must persist), got its name from the very first beneficiaries of the project: according to the Sector Coordinator “the project started with five groups and these were asked to give the project a name in the local language and *Kupfuma Ishungu* was then voted by all the five groups, hence the programme is branded *Kupfuma Ishungu*-Micro Finance Project internationally (KI-MFP)” (Interview, 2015).

When the programme started, the savings behaviour was distorted by the provision of external

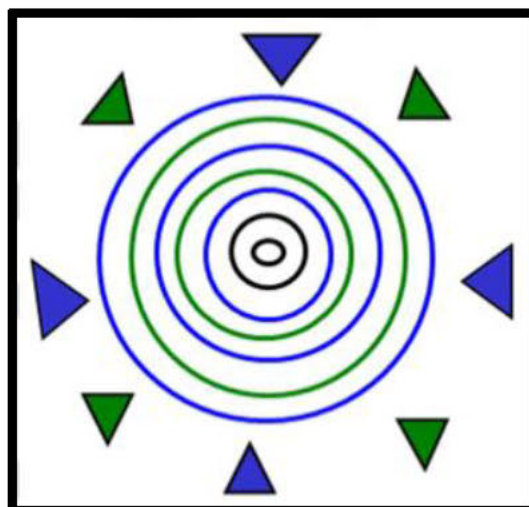


Figure 14: KI-MFP logo (CARE, 2012, p. 1)

loans given to some of the groups, as recommended by the TA. After the mid-term evaluation, the external loans were removed, and out of 270 groups, only 90 continued, since the motivation of the other groups had been external loans. However, this did not affect CARE's decision to continue mobilising more groups and promoting the original purpose and methodology. They continued to use the Niger methodology with a few adaptations (CARE, 2016), including in Ward 10 in 2005.

5.6.1 Project methodology

The methodology sticks to the basic model of savings through regular contributions. CARE implements this programme directly and through partners. The partners are the local AIDS Service Organisations (ASOs): A Self-Help Assistance Programme (ASAP), Batsirai Group, CARITAS, Chitungwiza Utano Public Health Trust (CUPHT) and the Zimbabwe Women's Bureau.

A Self-Help Assistance Programme (ASAP) is a Mutare-based local NGO registered as a private voluntary organisation with the Government of Zimbabwe (GoZ), established in 1994. ASAP's purpose is to strengthen communities through gender-sensitive capacity development, peace building, conflict management, conflict transformation, social accountability, sustainable livelihoods and human rights and democracy programmes. Since 2001, the ASAP Zimbabwe team has been implementing the Savings Groups (SG) project, a microfinance project previously known as Village Savings and Lending. During more than a decade of economic decline in Zimbabwe, ASAP helped thousands of families survive and thrive in eastern Zimbabwe through savings groups, working in partnership with CARE, Catholic Relief Services, Plan International and Concern World Wide. Batsirai Group ('to help') was founded by a group of individuals in Mashonaland West in response to HIV and AIDS. Its programming focused on Home Based Care (HBC), HIV awareness and prevention and treatment literacy. With the rollout of Anti-Retroviral drugs, Batsirai started programmes on economic empowerment which included ISaL. CARITAS, the development arm of the Catholic Church, formerly called the Catholic Development Commission, has a long history of promoting women's savings clubs in Zimbabwe. Chitungwiza Utano Public Health Trust (CUPHT) is a public local NGO established in 2010, which focuses on areas of public health, including HIV and AIDS treatment. CUPHT does economic empowerment through ISaL. The Zimbabwe Women's Bureau (ZWB) is a national membership NGO that was established in 1978. It has a membership of more than 25 000 participants, most of whom are women. Members join as

individual women, community-based organisations and institutions concerned with the promotion of sustainable development, equitable and equal access and control of resources by disadvantaged groups such as those infected and affected by HIV and AIDS. It is pluralistic, participatory, sustainable and holistic. The ZWB has different development programmes which include savings and lending methodology.

An important point was raised by the CARE Sector Coordinator concerning the involvement their partner organisation staff when he said, “Partner capacity building should include senior partner staff for effective support of their field staff in terms of supervision, management, and resource provision” (Interview, 2015). The interview with this Sector Coordinator also revealed that ISaL has spread widely over the years to cover selected districts in the following provinces: Masvingo, Manicaland, Midlands, Matabeleland North and South, Mashonaland West, and some urban areas such as Masvingo, Chitungwiza, Gweru, Mutare and Harare (See Figure 15).

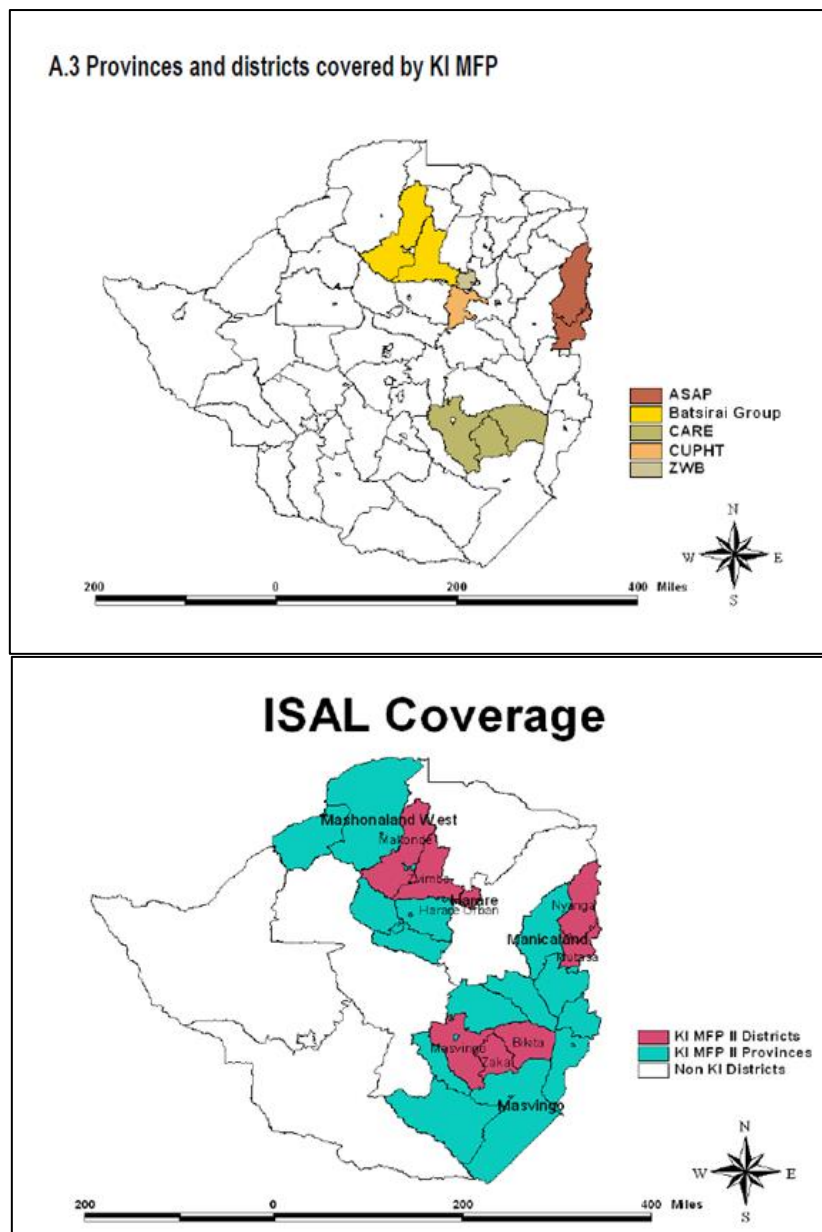


Figure 15: KI-MFP and ISaL coverage in Zimbabwe (CARE, 2012, p. 91)

In orking with partners, CARE started with a two-pronged approach. In the beginning they trained groups and gradually handed them over to partners through a process of mentorship. It later trained partners and left them to work independently. They would only provide technical support (interviews with CARE staff, 2015). A summary of the methodology was given by the CARE Sector Coordinator, as presented in Figure 16.

KI-RMFP methodology

Group composition

Groups are composed of five to seven self-selected members. Membership is open to both men and women, although most of the groups are made up of women. According to the CARE Sector Coordinator “men shun ISaL, it has been difficult to attract men in significant numbers to participate in ISaL largely due to socio-cultural beliefs. Men believe in doing big projects and accessing loans from banks. They don’t believe in saving small amounts over a long period” (Interview, 2015).

Group committee

A committee is elected by the group. It has the following portfolios: chairperson, vice-chairperson, secretary, vice-secretary, and the treasurer. Elections for office-bearers are held annually, and this is guided by the group constitution. All members of the initial group would be in the committee. However, with groups taking in new members, this situation would change.

Constitution

These are group internal regulations that guide their activities. All members are required to sign the constitution and it is authenticated by a community leader who can be a headman or chief. The constitution provides for withdrawal and admission of new members. Members can withdraw from the group without any penalty and may take their share of money. New members pay a joining fee.

Meetings

The members meet regularly, either on a weekly or monthly basis. This is determined by the frequency of their contributions and loan repayments. Generally, groups meet on a monthly basis, except for those that contribute small amounts weekly. Minutes of the meetings are recorded by the secretary.

Operating cycle

The groups agree on an operating cycle which they call pay-out time. This is usually six monthly or annually. The cycle is largely dependent on targets that the group wants to save for or the loan amounts they desire. At the end of the operating cycle, the group shares the money and decides on a new cycle.

Contributions and interest rates

Members contribute equal amounts and determine the interest rate for the loans. It is not recommended that groups peg interest rates above 20% because this would be too high and may lead to failure of group members to repay their loans.

Record keeping

The group keeps a number of records: the register, savings ledger, loan ledger, cash book and the fines book. Some groups are getting sophisticated. They are now keeping a visitors’ log book.

Loans and loan repayment

Loans should only be extended to group members. This is clearly stated in the constitution. While members are encouraged to borrow money for business, members can still get loans for consumption from the group. Once the loan has been issued, it is recorded in the loans ledger and the borrower signs for it.

Figure 16: KI-RMFP methodology (CARE, 2002)

After reviewing the MMD Niger model, the Zimbabwe model, and conducting interviews, I made the following comparisons of the two models (Table 12).

Table 12: Comparison of the original Niger model and the KI model adopted in Zimbabwe

Stage	Niger	Zimbabwe
Group formation:	CARE helps women organise themselves into groups of around 30, usually based on existing affinities.	Women are initially encouraged to form groups through a self-selection process with a group having 5–7 members. The groups get bigger with time as more members join in.
Start-up:	This stage does not exist in Niger; my thinking is that it is not a requirement by their local government policy on NGOs. The stage two as indicated is similar to the CARE Zimbabwe start-up. The start-up entailed the CARE trainer holding meetings with both men and women in the community to explain the project. This was to mobilise men to support women to participate in the project.	Sensitisation meetings are held with stakeholders in the area, at provincial, district and ward level. This is followed by a mobilisation meeting of both men and women that serves to explain the purpose of the programme and methodology. At this stage it is made clear that there are no external loans offered by CARE in this programme.
Phase One:	In the first three-month intensive phase, the village agent attends the meetings each week to teach the basic elements of the model, the role of the group, the role of the management committee, loan procedures, interest and penalties, internal rules, problem solving and conflict resolution. After discussing and defining the role of the group in the first meeting, the members elect the management committee. The agent helps the group structure their internal regulations and decide on the goal of their group. After the first six weeks of training, the agent continues to make weekly visits to help members perfect their understanding of the basic structure, but during this time the women progressively assume responsibility for the management of their own affairs.	When the project was first introduced in 1998 it followed the Niger model, but now CARE does the training over a single week.

Phase Two:	During the second three-month development phase, the group becomes more self-reliant. The weekly contributions and loans continue, but the village agent visits every two weeks during the fourth month and only once a month in the fifth and sixth months. The agent assumes the role of observer, allowing the women to lead the group themselves.	The groups continue saving and are visited on a weekly basis by the CARE Field Officer for the first two weeks. The support visits are then reduced to once a month.
Phase Three:	In the final maturation phase, the group works independently. The agent makes one visit in the sixth month to conduct an evaluation of the savings and credit activities and to discuss any problems. Otherwise, the women operate autonomously throughout the final stage.	This is referred to as the pre-graduation phase. The Field Officer visits every other month to support and attend to specific problems. Tailor-made training can be provided at this stage. This can be training on issues that group members do not understand well and need help with. It can also be on problem solving and conflict resolution.
Graduation:	The group graduates after eight months if the final objective has been met, whether it is to divide the savings among the members or use them for a group activity.	Graduation is after six months of the intensive support. The field officers hold meetings with clusters, where as many as 20 groups come together. Only groups that have not been graduated do this. This enables field officers to cover a large number of clients and deal with a large number of problems at one time, although at some cost to clients in terms of travel time. Groups also tend not to receive tailored attention to their specific need. A cluster facilitator remains supporting the groups and training more groups who are interested. The groups continue to save.

(CARE, 2002; CARE staff interviews, 2015)

5.7 THE TABUDIRIRA GROUP

The Tabudirira Group is one of the first groups that was formed as part of the KI-MFP in 2005. It is a group of women in Ward 10 Village 29b practising the ISaL methodology that was promoted by CARE International Zimbabwe. It was initially made up of seven members, five of whom were already in a ROSCA together. The women were thus already engaged in microfinance as a survival strategy, but they were motivated by hearing that CARE's model empowered women. This was articulated by one of the women during the interview, who said, "In 2005 CARE came into this ward and told us that they had come to teach about distinguished savings methodology that was meant to empower women". The word "distinguished" was catching for them, and why they were quick to decide to participate. The other two members

were invited by friends who were already in the group, and they were known to be people who co-operate well and were bound to not give them problems. Raising money for paying savings subscriptions and repayment of loans requires a degree of hard work put into income generating activities. The methodology thus encourages member self-selection so that members have the same characteristics in order to reduce the level of conflict within the group. Members tend to be comfortable with the people they know better, and who they feel more comfortable associating with. CARE uses an animal behaviour metaphor to express this. According to this metaphor, elephants should associate with elephants, not elephants with giraffes, because they will have differences in terms of getting resources. A group made up of people with different characteristics can be counterproductive. For example, the elephant may look down upon a giraffe because of its size, yet the giraffe may think it is the tallest and should be obeyed and this may lead to serious conflicts in the group. Psychologists have helped people to study and understand their own behaviour by studying animal behaviour. The bottom line of their argument is that human beings are in the class of animals. Therefore, we can understand some of our behaviour traits by tracing the behaviour of other animals. CARE's argument is evidently taken seriously by the groups. I remember the chorus in the FGDs in relation to this: '*mbudzi ku mbudzi, imbwa kuimbwa*' (goats to goats, dogs to dogs).

The Tabudirira Group now has 25 participating members and has grown bigger than CARE's recommended size for an ISaL group. When CARE initially promoted the methodology, it encouraged groups to be between five and nine people. Smaller groups were encouraged for manageability (CARE Field Officer, interview, 2015). The growth in the group size has been due to other members noticing benefits enjoyed by their friends and neighbours. Furthermore, although this savings programme was not meant for women only, more women tend to subscribe to it than men. CARE reports that in Zimbabwe, 85% of their ISaL programme beneficiaries are women (BERA, 2007). In Chapter Two, I discussed this fact that more women than men participate in microfinance activities (Ahiawodzi & Adade, 2012 citing Zoynul et al., The Grameen Bank and SEWA). Many researchers have similar findings, apparently because women are more likely to be poor, and they see an opportunity for dealing with their poverty through microfinance (UNIFEM, 2012). Although women are responsible for uplifting the standards of living for their households and families (Ahiawodzi & Adade, 2012; Hadi et al., 2015), poor women are left out by the formal institutions and are only able to access financial services through participating in microfinance programmes (ILO, 2013; Reserve Bank of Zimbabwe, 2016; World Bank, 2014). Ahiawodzi & Adade (2012, p. 3) citing Li et al.,

summarises the benefits and reasons for participating in these programmes as follows:

Women's empowerment through microfinance can positively transform women in two ways. First, microfinance supports poor women to earn income independent of their spouses and is able to financially support their families, which immediately boosts their self-esteem. Second, it frees women from the narrow confines of household precincts and moves into a wider community as they access credit and use the credit facility to initiate income-generating activities. By being exposed to a wider community coupled with the interaction with other women within the community, their self-confidence is fostered.

This assertion is supported by the following three quotations from women who participated in this study:

Personally, I was able to get a loan to buy and sell different things. I was, of course, participating in the garden project by irrigation. From the money I got from selling I bought three she [nanny] goats, now I have sixteen. I also sold eight goats when we were building our house to buy asbestos [roofing]. I also bought a cow, but the first calf died but it has another calf now. We built a five-bedroomed house. The house still needs some finishing as you can see. Some windows do not have windowpanes, plastering and floors in the other rooms is required. The other benefit is that we have been able to borrow and pay fees for our children, although it's not advisable to use the money for things that don't give you any profit, but its better. The only danger is that you may fail to raise the money to repay the loan, especially if your income generating is not doing well. (Temi Gudo, practising participant, 2015)

The advantage with CARE model is that it helps people raise money faster through savings and lending and payment of fines. At pay-out time, group members always get reasonable amounts of money, like last year we each got \$505... Being a member of this group has helped people to bond because the group has been in existence for a long time. Most groups dissolve once one member leaves, but this one has not. And the members who leave remain members of the group's burial society. We get a lot of support from each other and we learn from each other. Because we also belong to other groups, we exchange a lot of information. (Sibongile Ncube, practising participant, 2015)

I am grateful to CARE because it showed me another way of life of making money. As

someone who likes to see my family members prosper, I have also introduced this *fushayi* to my family members. However, I didn't want us to be in one group, so I encouraged them to join other CARE groups in the area, but as a family, me, my daughters and daughters-in-law have a ROSCA group, this helps us to have a fall [back] plan. We don't want to sink. (Rosemary Dube, practising participant, 2015)

However, some women have found it difficult to continue in their ISaL group, and they opted out for different reasons, such as loss of income or illness. This study included both participating members and former members, and this was what two of them said about their reasons for opting out:

Say your loan was \$100, then you bring \$50, so they subtract children [interest] – \$20 – then it's like you have paid \$30 for \$100 loan. Then you subtract \$30 from \$100, then your new loan is \$70. So, the treasurer records all this. But if you fail to pay even a little or even the interest only, then you have a big problem. That is what happened with me, I took a loan, got sick and was not selling anything and I had problems with repayment, so I decided to drop [out] from [of] the ISaL group. The irrigation pump also broke down, so if one wanted to sell vegetables you had to go and buy from other irrigation schemes which was far, I couldn't walk long distances, or you could get into minibus [taxi] which costs \$2 to and from [there and back]. However, the group members helped me to repay the loan, two ladies gave me some piecework at their fields to go and work so that I could repay the loan. (Omega Mugadza, former participant, 2015)

I dropped out of the group two years ago (2014), because I could no longer afford to make the contributions. The contribution had been raised to \$20 per month, if the contributions were \$10 it would be better. I then joined a smaller group where we contribute \$2. The contributions are however very little to make significant savings, but that's what I can do for now. (Ronica Chibanda, former participant, 2015).

The constitution has guidelines for members who wish to exit. As mentioned, members who drop out often remain members of the burial society, which is a sign of the relationships (Wenger, 2002) that have developed in the group and the community. This fact also made it easier for me to reach the former participants and talk to them freely, because they feel they are a part of the group. As is also clear, some members of the group have multiple membership of other groups in the community, including other microfinance initiatives.

5.8 CHAPTER SUMMARY

In this chapter, I provided a detailed description of the research context, Ward 10 Village 29b, which described how and when the area was established and gave a summary of events in the area since. I then explained the microfinance models operating in the area, before focusing on CARE's ISaL model which started in Niger in 1991. The programme was modified and has been implemented in different countries in East and Southern Africa, including in Zimbabwe. I provided a description of the Zimbabwe programme, *Kupfuma Ishungu*, and made comparisons with the original programme in Niger. I ended the chapter with a discussion of the Tabudirira ISaL group, to which the research participants belong. In the next chapter, I provide a brief profile of the research participants and discuss key themes emerging from their life stories.

CHAPTER 6:

LIFE HISTORY PROFILES OF KEY PARTICIPANTS

6.1 INTRODUCTION

Chapter Five, encompasses the background of CARE international, the organisation central to this study, the history of the savings programme in Zimbabwe, *Kupfuma Ishungu* (to get wealth you must persist) – Rural Microfinance Project (KI-RMFP), and a description of the research context and the common microfinance activities in the area. To allow the reader to appreciate the main actors of this story, in this chapter I focus on the life stories of the key research participants. Pseudonyms were used for each of them to ensure anonymity and confidentiality. The chapter ends with a discussion of key themes emerging from their life stories.

Table 13 presents the members of Tabudirira Group, both the practising and former participants. The group started with seven members; of these, only four remain as ISaL practising members. At the time of this study, there were 25 practising members, and 14 former members, making a total of 39 since 2005.

Table 13: Tabudirira Group members (practising and former)

	Name	Age	Date joined	Introduction to the group	Status	
					Practising	Former
1	Getrude Moyo	65	2005	Joined at inception	✓	
2	Rosemary Dube	62	2005	Joined at inception	✓	
3	Temi Gudo	44	2005	Joined at inception	✓	
4	Omega Mugadza	44	2005	Joined at inception		✓
5	Ronica Chibanda	57	2005	Joined at inception		✓
6	Sonia Siziba	57	2006	Encouraged by a neighbour		✓
7	Nozililo Msiza	38	2006	Encouraged by husband		✓
8	Edina Save	58	2009	Encouraged by husband	✓	
9	Anna Mnemo	45	2009	Encouraged by a friend	✓	
10	Sibongile Ncube	31	2010	Encouraged by a neighbour	✓	
11	Josephine Nhare	36	2007	Cluster facilitator		✓
12	Nomathemba Gumbo	65	2006	Encouraged by a friend		✓

Key Research Participants

13	Clara Mangena	66	2005	Joined at inception	✓	
14	Christine Chirwa	46	2006	Introduced by the cluster facilitator	✓	
15	Mejury Zinomwe	51	2007	Introduced by the cluster facilitator	✓	
16	Navy Sibanda	50	2013	Introduced by the cluster facilitator	✓	
17	Ayanda Ndlovu	46	2009	Introduced by a friend	✓	
18	Siziwe Ncube	49	2010	Introduced by a friend	✓	
19	Ruramai Chari	43	2007	Introduced by a friend	✓	
20	Nobukhosi Ncube	59	2006	Introduced by a friend	✓	
21	Irene Tshuma	62	2010	Own initiative but mentored by a friend	✓	
22	Rester Moyo	62	2010	Own initiative but mentored by a friend	✓	
23	Miriam Shoko	61	2009	Own initiative but mentored by a friend	✓	
24	Saliwe Jele	64	2009	Introduced and mentored by a friend	✓	
25	Vongai Ruzive	45	2006	Introduced and mentored by a friend	✓	
26	Yulitha Chitege	45	2010	Introduced and mentored by a friend	✓	
27	Zanele Moyo	39	2010	Encouraged and mentored by a relative	✓	
28	Dubekile Nyathi	37	2010	Encouraged and mentored by a relative	✓	
29	Clarence Moyondizvo	66	2009	Encouraged and mentored by a relative	✓	
30	Mary Ndebele	52	2006	Encouraged and mentored by a relative	✓	
31	Betty Garwe	53	2006	Introduced by a participating relative		✓
32	Virginia Mlambo	49	2011	Introduced by a participating friend		✓
33	Emelia Gumede	48	2011	Introduced by a participating friend who is still active		✓
34	Alice Moyo	52	2009	Introduced by the cluster facilitator		✓
35	Annie Moyo	47	2006	Introduced by the cluster facilitator		✓
36	Ashley Shonge	47	2007	Introduced by the cluster facilitator		✓
37	Sharon Moyo	54	2009	Introduced by the cluster facilitator		✓
38	Langa Mtshali	55	2007	Introduced by the cluster facilitator		✓
39	Setty Moyo	47	2010	Introduced by the cluster facilitator		✓

6.2 LIFE HISTORIES OF THE WOMEN

As discussed in Chapter Four, I conducted life history interviews with twelve key participants. I present the life story of each of these women. The presentation is divided into participants still actively participating in the ISaL group, and those no longer members of the group. Key themes emerging from the participants' stories are provided after the participant stories. These include poverty, patriarchy, broken families, disrupted childhood, death and loss, as well as resilience and perseverance.

6.2.1 Practising participants

Of the six practising participants, half were fifty years old or over at the time I interviewed them, and two were in their forties. The remaining participant was in her late twenties. All had been married, three of them marrying in their teens, and four were still married at the time of the interview. All had children. Apart from one, all had achieved a Grade 7 or higher education level. Most of the women had pursued multiple activities in making a living and were participating in other savings groups besides KI-RMFP.

Table 14: Practising participants

Name	Age in 2015	Number of children	Level of education	Marital status	Livelihood	Year moved to Ward 10	Year joined group	Member of other groups?
Gertrude Moyo	60	7	Standard 2	Married	Maid Sewing Catering	2000	2005 (one of the first members)	Yes, ROSCA
Edina Save	50	2	Grade 7	Married	Cleaner Sewing Piecework	1999	2009	Yes, ROSCA and ISaL
Sibongile Ncube	29	2	Grade 7	Married	Maid Vending	2009	2010	Yes, ROSCA, Pyramid scheme, Grocery club
Temi Gudo	42	4	3 O-level subjects	Married	Maid Volunteer Confectionary Poultry	unknown	2005	Yes, two other ISaL groups
Rosemary Dube	60	4	Grade 7	Widow		1989	2005	Yes, ROSCA and ISaL
Anna Mnemo	43	2	1 O-level subject	Divorcee	Vendor	2007	2009	Yes, ROSCA, Wallet management

Gertrude Moyo

Gertrude Moyo was born in Chiwundura in the Midlands province in 1955. She is the third child in a family of five (four boys and one girl). Her mother died when she was young. She was raised by her mother's sister in Silobela, also in the Midlands province. In the Zimbabwean culture it is believed that the maternal relatives' place is always the best place to be looked after when children lose their parents. However, sometimes the children can be abused in the belief that they are being trained to be responsible adults. Such was the situation with Gertrude Moyo:

My aunt was not kind at all. I used to do household work while her kids were playing. My aunt was very strict and ruthless; to some extent I used to be like a slave at her homestead. Her children never did any hard chores, but this helped me a lot. But I want to thank her, however. Because that moulded me to be good mother and wife. All that I have is through hard work and I have trained my children to be hard workers. We are not rich, but we live an average life.

Gertrude attended sub-A, sub-B and Standard 1 (equivalent to Grades 1 to 3) while staying with her aunt. She then went to stay with her father and did Standard 2 to 4 (equivalent to Grades 4 and 5). Gertrude had this to say:

I was very intelligent at school, that's why I was chosen to teach pre-school soon after independence with my Standard 2. I was also very good with home economics which was emphasised a lot during our times. I just did not proceed with education because my mother had died, and educating a girl child was not important then, because in the past educating the girl child was not encouraged, because she would get married and work for the other family.

She then worked as a domestic worker for a teacher who was their neighbour but was teaching in Masvingo province. That was when she met her husband and got married at the age of 17. She had seven children with her husband, who had two children from his first marriage. Soon after independence in Zimbabwe she went back to school under the adult literacy programme and she passed Grade 7. She then became a rural pre-school teacher.

Gertrude liked home economics a lot when she was still in school, particularly sewing, and that has been her business for years, ever since she was married. She explained:

I bought a sewing machine some time ago in the 80s when I had sold a goat. So, I used

to sew clothes and go around selling them especially in the farms around. This helped my family a lot because my husband was not working, and he has never been formally employed. I managed to send my children to school up to O-level, two have degrees. Unfortunately, with the situation in this country they are both unemployed. One is a plumber, he trained at Masvingo Polytechnic, but he is also not formally employed, but he is better because he gets some plumbing jobs in Masvingo town here and there. So, he is lodging in one room in Mucheke. The other girl is doing this and that in South Africa. She did not do well at O-level, she has two O-level subjects, Shona and commerce, and she refused to repeat or rewrite. She had other priorities; she has a child that I am looking after. She sometimes sends money for her child's upkeep, but she says life is no longer easy in South Africa. The other one is doing A-level and my eldest son is retarded. He is a Down syndrome. So, he attended school at ZIMCARE Trust and learnt agricultural skills. So, he lives on farming, but we are staying with him here. I am hoping that I might meet a woman who can marry him.

In home economics, Gertrude also did cookery and she did well in the subject: "I cook very well, and nice food too. So, when I was still young, I used to be invited to cook at functions and I would be given small allowances as well as some other food items (leftovers)".

Before moving to Ward 10 she stayed at Nemamwa with her husband in Ward 12, with her in-laws. Her in-law family was not very poor. They were average, but her husband was not working. They lived in perpetual poverty because all the time they had to work in the in-law's fields because they needed to borrow draught power. They would plough late and always had poor harvests. Farming was their only source of income. This happened for some time until she decided to get into the sewing business, as Gertrude narrated:

This is when I decided to start sewing, but I didn't have a sewing machine. I spoke to my husband and asked if I could sell the one goat he had because it was not even producing. So, he agreed, then I sold the goat to a local teacher and I bought a sewing machine. I did not have capital to buy material so started advertising in the community for mending clothes and sewing for people who had their own materials. That worked very well for me. I was sewing day and night. During the dry season that's when I made a lot of money. Because there is less work. We didn't go to the field. I then saved money to buy new materials, making clothing for selling. I used to sell a lot of clothes, spend like a month sewing, and also doing repairs. I would then take one week off from sewing

and go around selling in the farms. I would sell on cash basis or credit, sometimes do barter trade with chickens, if someone took a lot of clothes maybe a goat, but mostly I would do exchange with chickens because they are easy to sell. After finishing the selling mission, I would collect my chickens and carry them on my back to my place, like babies and walk back to my home. We raised enough money and decided to build our own homestead. We approached the kraal head and he allocated land to us, then we built our homestead. We already had chickens and goats, so I continued sewing, and also taught my daughter to do repairs. So, we were helping each other.

Gertrude and her family moved to Ward 10 in 2000. She has a long history of participating in savings associations including Mabharoni, ROSCAs for asset accumulation, and grocery clubs. She is one of the original members of the Tabudirira Group. She has also been involved with a number of NGOs besides CARE, such as Heifer Project International, Women's Coalition and UN Women, and she believes she learnt a lot through this.

Being raised by her aunt had a significant effect on her. She recalls being made to work very hard at a very early age. Hard work and living under hard conditions at an early age made her value hard work. She has continued to work hard to give her children a better position in life. As she related her life story, the pain and betrayal she went through at an early age was evident. Her vision is to educate her children to the highest level they wish for.

Edina Save

Edina Save was born in 1965 in Chikarudzo in Morgenster in a family of seven children (three girls and four boys):

I am number six in the family. My father died when I was five years old. After the death of my father, my mother relocated with me and my young brother. My older siblings remained at home, staying with my maternal grandparents. We went to stay at my mother's maternal home with our grandparents.

Edina only went up to Grade 7 because there was no money for her to continue, although she was very intelligent. After dropping out of school, she got a job to work as a cleaner for a local businessman and eventually got married to him as a second wife, although this was not the ideal thing, as she realised:

I was scared of losing my job, so I agreed. In no time I was pregnant, and I then got married as a second wife. This was the biggest blunder in my life which I am realising

now when I am an adult. Of course, money-wise life changed, we were having a good life, average of rural standards and my mother was also well looked after. We also started visiting our siblings and paternal grandparents. It was a good reunion, and all this happened because I had money because I was married to a businessman.

They moved to Ward 10 in 1999 from Nyajena. They moved because they wanted a bigger space for farming and also to have their own land. They moved as a whole family, including her husband's first wife. Edina's biggest worry is her children who did not do well at school and they are not doing anything meaningful in life. Edina thinks it could be bad luck caused by getting married to someone's husband, because polygamy is now considered to be evil by society. She worries about their future, especially after the death of the husband. Edina regrets every minute of being in this polygamous arrangement. She noted that:

The most worrying thing about my children is that they are not doing well in school. I am not sure whether it is because I took someone's husband or what. The children from my husband's elder wife are doing very well at school. Three of them are already working. Right now, I have only two remaining in the country. Three crossed the border to South Africa after failing O-levels. They are working there, but you cannot even tell that they are working. They haven't done any improvements on their lives. They come home two or three times a year and sometimes I have to help them with bus fare back to work. I have tried to encourage them to come back and repeat O-level or go for training at vocational training centres, but they are not interested. You see, I am a second wife and I don't have a marriage certificate, so if they don't sort out their lives properly and get to work for themselves meaningfully, life will be difficult for them when I die. This worries me a lot and when I think about it, I lose sleep. My husband says it is their fault, that's what they choose.

During Edina's time at school practical subjects were very important, even at primary level and Edina did what was called homecraft. After leaving school, she eventually did a course in dressmaking, and sewing became her business. However, she does not have any independence or freedom in doing her business, because the husband is very controlling. She narrated that:

This has been very helpful for me, especially the needlework. I didn't go back to school, but only attended a course in sewing which was done at the local school and now I sew outfits a lot. I only sew for customers who bring their materials. I can sew and move around selling clothes, but my husband does not allow me to go selling sometimes. I

also wanted to do cross-border selling but he refused. He said people who go and sell in South Africa will be having extra-marital relationships there. I would not be like that though. I know a lot of people who have been doing that [cross-border selling] for long and they are doing well.

Edina knows about NGOs in the area, but she has not been active in development projects. She was encouraged to join the savings group by her husband in 2009. Before that, she was in a ROSCA and of which she is still a member. She is also a member of another group made up of teachers in the local school. She explained that:

Now I joined one other *fushayi* group which is made up of teachers in the local school. I connected with teachers because I supply uniforms and I am a businessman's wife. In this one we contribute \$100 per month for *fushayi* and our interest rate is 20%. During the training we were told that it is not advisable to have an interest rate exceeding 20% because it will be too high. So, end of year you get a better pay-out. Last year, 2014, I had a good Christmas. I got from this group \$490 because I was owing, and from the teacher's group, I got \$2 350.

Her vision is to have a big business so that she can employ more people, not just one. Her wish is for her children to come back home so that she can mentor them to do this kind of business, as she feels they will not get anything from their father's estate since she is the second wife.

Sibongile Ncube



Figure 17: Sibongile Ncube's River of Life

Sibongile Ncube was born in 1986 in Gutu, at Chitsa village. She was born into a family of six children (three boys and three girls). She is the fourth child in her family. She did her primary

school at Machingambi School in Gutu progressed as far as Grade 7. Sibongile dropped out of school because her parents could no longer afford to pay her school fees for secondary education. She narrated that:

I did my primary education in Gutu, at Machingambi Primary School. I could not proceed to secondary school because my parents were poor and could not afford fees for me. School life was a big struggle because I came from a poor family. I didn't have enough stationery and I went to school with torn clothes and most of the time dirty. Teachers helped me with stationery.

Besides coming from a poor family, Sibongile experienced trauma and abuse from relatives as a child, particularly when her mother was sick and had to go back to her maternal home to be taken care of:

The situation was worse between 1994 and 1996 when my mother fell sick and went to stay with her family in Dande and my father followed her there. I was left in the custody of my uncle and aunt (my father's brother and his wife). Besides being very poor they were very ruthless. At one time my class teacher, who was very nice and motherly, bought me a dress because my clothes were in a bad [condition]. My uncle and aunt were not very happy, my uncle beat me up for that. When my mother and father came back, life got better in that I experienced love.

After dropping out from school, Sibongile went and stayed with her sister in Masvingo town, in the Rujeko high density suburb, where she sold second-hand clothes. After staying with her sister for two years, she left and worked as a maid. Her main reason was that she wanted recognition from her mother when she bought groceries. Previously, her mother had appreciated her elder sister for the groceries. She also wanted a steady income.

Sibongile got married to a man who said he was working in the police force, but was actually a security guard. The man lost his job soon after they got married:

In 2007 while I was working for Mrs Mhunga, I met John (my husband) and he told me he was policeman when in actual fact he was a security guard. Within three months he proposed marriage and I agreed, and that was the time I discovered that he was not a policeman, but a security guard for a company called Steel Makers and that he didn't have all the things he said he had. He lost his job within the first month of our marriage. He had told me he had a double bed, bicycle, TV, fridge and radio. He was actually

sleeping on a single bed foam rubber mattress, had a hot plate, small radio and few plates, one pot and one frying pan, some spoons. *Haa!* that was everything the man had. When I asked him, he just said “don’t talk about that”, so I just kept quiet. But *haa!* there was great poverty. But my sister used to tell me to leave him because she knew him very well and that he was not only poor but not a reliable person, a drunkard and womaniser. I didn’t believe her, so I continued in the relationship. I later realised that was why he had proposed marriage within three months of the relationship, so that I would not have time to hear more about his life and character.

The low status of the man caused a lot of commotion between the two families and particularly with her sister in Rujeko. Sibongile stood by her husband because she loved him. Poverty and the death of their first child did not break the marriage. Sibongile never used to visit her husband when they were dating, because he was staying on the other side of town, in the high-density areas. Besides at home and church, they were discouraged from visiting boyfriends behind closed doors, because it was said men could force the girl into having sex, not marry them, but leave them pregnant. She wanted to be married still a virgin.

Sibongile started trading at a very young age. While still at primary school she was already selling oranges picked from trees at her homestead and selling at school. This was her initiative, not her mother’s. Sibongile has been a vendor for a long time. She apprenticed two more women from Ward 10, who are both now successful vendors. This shows a high level of insight and business intelligence. Sibongile joined Tabudirira group in 2010 after being inspired by a neighbour. She is also part of a group that saves using the calendar month, and has joined a pyramid scheme. She attributes her success in business to the fact she was good at maths, although she had learning difficulties in other subjects, as she noted:

I didn’t like going to school because I had learning difficulties. The only subject that was easy for me was maths, maybe because primary school mathematics is easy. What I enjoyed doing most at school was physical education. Being good in mathematics helped me a lot, I used to sell oranges that I got from our home orchard and I did not have problems in calculating change. With the money that I got from selling oranges I could then buy some small food items for the family.

Sibongile is involved in a number of development projects offered by other NGOs and government and has also benefitted from a government loan. She is very proud of being able to participate in all those activities. This was evident when she said:

All NGOs working here know me very well. I am known as the tiny active woman. It's always good to do everything that NGOs bring to the community because you benefit. I have benefitted a lot from training by CARE such as gardening, bread-making, conservation farming and basic business management. I am a community volunteer with CARITAS' orphan care project, so every month we are given soap, beans, cooking oil, rice and porridge as way of saying thank you. Because I am active in NGOs, when the Ministry of Gender wanted to give women loans, I was also given a loan for \$300 which I used to boost my business. I used \$100 in my selling business. I also lend out some of it. Sometimes when I borrow from the group, I also lend to other people at a higher interest. It illegal but it's an easy way of making money. It has its problems as well, sometimes people may fail to pay on time. Then you have to follow up and demand your money in an unkind way.

Temi Gudo

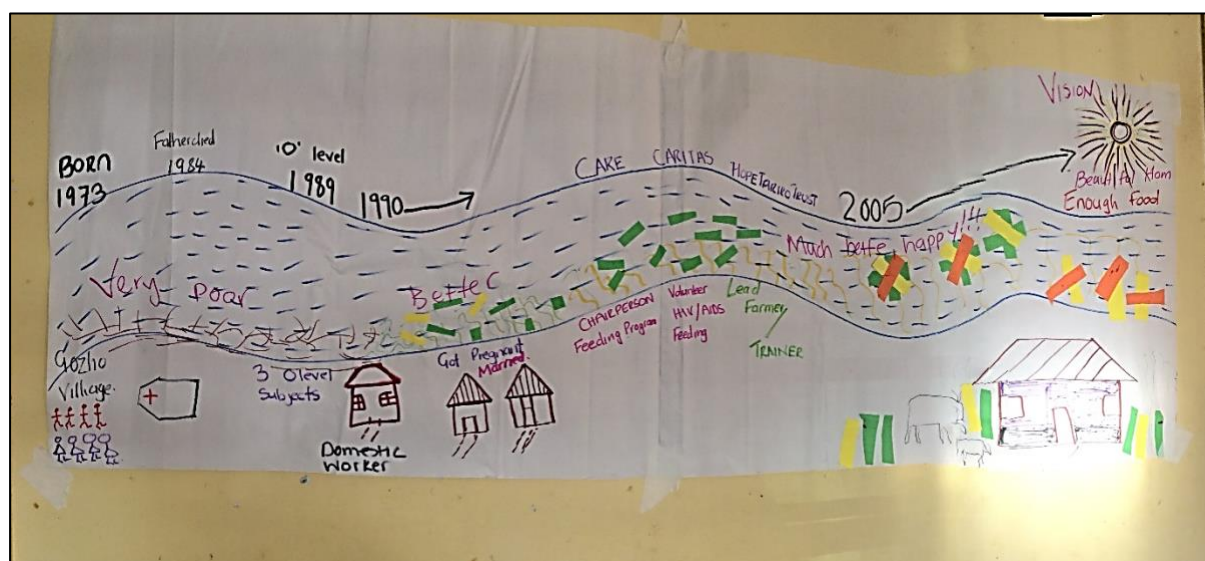


Figure 18: Temi Gudo's River of Life

Temi Gudo was born in 1973 in Zaka District, Gozho village. She is the eighth child in a family of ten children (six boys and four girls). Two boys and two girls have since passed away. Temi's father passed away in 1984. She went to three schools in Zaka: Chigwagwa Primary School, Mutimwi Secondary School for Forms 1 and 2, and, finally, Muroyi Secondary School for Forms 3 and 4. She passed three O-level subjects. Temi said she grew up in difficult circumstances:

We grew up in extreme poverty. We used to go to school without underwear and shoes

and we had dirty and torn clothes. My parents were drunkards and we used to eat sadza served with beer sometimes. I started accompanying my mother to do piece jobs at an early age of 10 years... I had a desire to continue with my education but my brother could not continue to pay for me. My school fees were paid by my brother who had started working in the farms. Because of poverty, I was first in the family who went up to secondary school [other members of the family dropped out of school at primary school level]. My other two siblings who are now late were assisted by my brother as well.

Because of her desire to continue with her education, Temi looked for a job as a maid for two years to raise money for school fees. During that time, she met a man who later married her in 1993:

While I was working as a maid, I met this man who is now my husband. We dated for a short time, then I fell pregnant and we got married. This shattered my dream of becoming an educated woman. I could have been a better person now. When I look at my other school mates, where they are and where I am, it's very painful. However, I don't regret marrying this man. Just that in marriage things are not always rosy, so sometimes, I just think if I was educated and doing a professional job, life would be different.

They are still living together as husband and wife and have four children, three girls and one boy. She also looks after her grandson. Temi is one of the original members of Tabudirira Group. This has changed her life, not only economically, but it has also changed her character. She believes she has changed from being an unlikable, lazy and quarrelsome individual to being a likeable, hardworking and loving person: "I am now a better person in the community. I used to quarrel and fight with neighbours. Even the relationship with my husband is now good. I am now a likable person because I am always busy doing something productive".

She is now a member of two other ISaL groups. Because of her level of education, she is also a cluster facilitator of that programme, and is also a community care facilitator for another NGO working in Ward 10. Her vision is to have a good life with adequate food supplies. She hopes to complete building her five-roomed house. She acknowledges that she may fail to attain her vision because of some challenges:

I may fail to reach my vision because of the following: my elderly mother is not well, if she gets worse and I have to take her to hospital, hospital bills may be too high and

derail my plan. These days, public hospitals have no drugs, even though she is over 60 and is entitled to be treated for free. My daughter at vocational college and my child at secondary school will require fees. This may cripple me financially. The current drought may make us direct all our resources towards buying food.

Rosemary Dube

Rosemary Dube was born in 1955 at Munikwa village, in Gutu. She was born in a polygamous family with twenty children. Her mother had six children (three girls and three boys). In the past, polygamy was accepted, so it was up to the husband to ensure that the whole family was united, as Rosemary reports:

I grew up in Gutu staying with my parents. My father was a polygamist. He had two wives. My mother was the eldest. On my mother's side we were twelve, but three have since passed away. I am number two in my family. My eldest brother passed away so now I am the eldest. My father's second wife had six children and they are still there. We lived in the same homestead but used different kitchens. Our father was great. He made sure that we all related very well.

She went to school until Standard 5, but did not proceed further because she had no birth certificate; however, in the past there were other options, as she narrated:

I went to school up to Standard 5. I didn't do my Standard 6 because I did not have a birth certificate. I went to Driefontein when I had failed to proceed with education to do a course on homecraft, which included cookery, cutting and designing, and knitting. When I finished the course, I got a job at Tanganda Tea Estate as a cook in their staff canteen. It was a good job for me and, you know, during the Smith government salaries were good, the only problem was racism. I worked there 'til 1987 when both my husband and I were retrenched.

Rosemary was one of the first settlers in Ward 10, moving there in 1989. Before that, after being retrenched she and her husband stayed at their in-law's homestead. But they were not independent, as she noted:

My husband comes from Nyajena area, but we never built our own home there. Every time we visited home we were going to my in-laws. We had just put up a two bedroomed house for us to use when we are on holiday. When we were retrenched, we came back home to live with my in-laws and we started looking around for a piece of

land to build our own homestead. We then heard about the resettlement area, then we registered with the resettlement officer. In 1989 we then moved to this place. We were very happy that we were going to have a homestead and accumulate our own assets. We were also too many people in one homestead, too many kitchens as well. All my husband's brothers were cooking separately, and we all gave food to our in-laws every meal.

Rosemary has been involved in a *Mabharoni* and a ROSCA and her aim was to raise money to send her children to school and to buy livestock. Unfortunately, her children were not intelligent enough. She says most of them did not make it in school. As for the livestock, she has been losing most of them to drought. However, she says she will not give up. She belongs to another savings group with ten members where they contribute fifty dollars each per month. She uses proceeds from this group to buy large assets such as cattle. She has also built a nice brick house with an asbestos roof using money she gets at pay-out time in the ISaL groups. Because her children did not do well at school and the girls never got married, they are all living at her homestead with their children; she looks after a family of eighteen people. Her vision is to raise money to buy a residential stand in Masvingo town where she will build a two-roomed core house she can use with her children and grandchildren whenever they visit Masvingo town. She finds it frustrating to stay in people's houses, because they make one feel unwelcome, and her children also need their own family accommodation when they seek employment in Masvingo town. She also desires to become wealthy through livestock rearing, saying, "I look forward to having a minimum herd of twelve cattle, twenty goats and one hundred chickens".

Anna Mnemo

Anna Mnemo is a single mother who was born in Charumbira area in 1972. She comes from a family of six children (three boys and three girls) and is the second child. Her father married another woman in 1985 and they had four children, a polygamous arrangement which was the end of peace in the home. Anna is very bitter about her father's decision to marry a second wife. According to her: "This disrupted peace at our home because my mother was not happy at all". Unfortunately, Anna was made pregnant by her history teacher when she was doing her Form 4 and was expelled from school. She wrote her O-levels having spent time at home rather than in the classroom, and only passed one subject, Shona. She feels that was the worst mistake she ever made. Showing a lot of remorse, Anna said:

I was not bad at school, I had good grades at primary and I was performing above average at secondary school. My major challenge was that I had a relationship with my history teacher, and I failed to concentrate on my schoolwork. You know, during those days when one had a relationship with a teacher you were the best. So, the teacher used to give me some money and I was very happy. My mother did not know, so I never bought anything tangible except food on my way to school and during sports. When you look at it now, I do not even know why I was excited. It is because I was young, I think, so I got pregnant [in the] third term of my Form 4. But he told me that I should not disclose [the pregnancy] so that I can sit for O-level exams. Soon after exams I went to stay with him, and he did all the necessary procedures for us to get married. Come March the following year, the results were out, and I had only one O-level, Shona. My mother was very disappointed, and she told me that this teacher was not going to love me forever, because he would be better off with a working woman. Well, I did not believe her because at that time my husband showed a lot of love to me. We spent a lot of time together and he did everything for me. As a result, I ignored my mother's advice to sit for O-level exams again. I did not even think it was necessary.

However, Anna's marriage did not last. Her husband turned out not to be the man she thought he was sadly narrated the horrible experience:

We had our first child and things were good. But as time went on, I started seeing some changes. My husband started coming home late and he was no longer going for his pay days with me. He was doing his shopping alone. This just changed, like what my mother had warned me. There were too many conflicts. We had our second child; things did not just change, but got worse. Some relatives advised me to go to some prophet to pray for me and the prophet gave me some water to sprinkle at home for peace ...still it did not work. And finally, I decided to leave the man and go back to my parent's home.

Anna was then mentored by her mother in vending and to participate in the ROSCA. That helped her to build her vending business and to send her children to school. She values her mother's support and unending love greatly:

However, one can't cry over spilt water [*seri kweguva hakuna muteuro*]. There is a number of things that I experienced, that make me the person I am. Firstly, having the kind of mother that I have. When I look back, I think I would not have been the person I am without her. My mother, like I said before, taught me to be a hard worker through

and through, from childhood ‘til this day. Even when I refused to do what she said when I got pregnant and failed my O-levels, she accepted me back in her home and supported me so that I could be a better person. Without my mother I would not have practised ISAL – been a *fushayi* member.

Anna moved to this area in 2007, with her mother when she relocated to Ward 10 from Charumbira after her father’s death. She joined the ISL in 2009 after she was encouraged by a friend, who is their neighbour. Anna is a very active businesswoman and she built a five-roomed house at her mother’s homestead which uses solar energy. She has joined other savings groups such as wallet management and a calendar month savings group. She is also a member of a ROSCA for groceries. Anna’s vision is to buy a small house in Masvingo town so that she can let it out and get some income, or so that her children can stay there.

6.2.2 Former participants

The six former participants ranged in age from 34 to 63 years at the time I interviewed them. All had been married, three in their teens, and three were still married at the time of the interview. All had children, although the number of children varied from one to ten. Most had been a member of the group for seven or more years before they dropped out. The length of their participation ranged from three years to ten years. Two had dropped out in 2014, and a further two in 2015. All had also been members of other savings groups.

Table 15: Former participants

Name	Age in 2015	Marital status	Number of children	Level of education	Sources of Income	Year moved to Ward 10	Year joined group	Year dropped out	Member of other groups?
Omega Mugadza	42	Widow	1	Grade 5	Maid Farming	2001	2005	2008	Yes
Ronica Chibanda	55	Married	10	Grade 7	Vegetable vendor	1989	2005	2015	Yes
Josephine Mhare	34	Divorced	2	Form 2	Vendor	2005	2007	2015	Yes
Nomathemba Gumbo	63	Married	5	Standard 1	Piecework Cleaner	2002	2006	2014	Yes
Nozililo Msiza	49	Widow	4	Form 3	Farming		2009	2014	Yes
Sonia Siziba	40	Married	4	Grade 7	Maid Building	From birth	2006	2013	Yes

Omega Mugadza

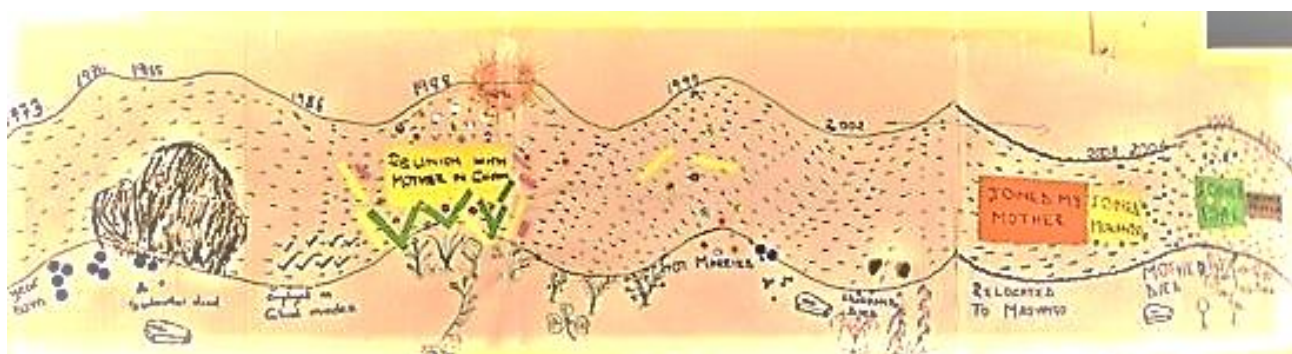


Figure 19: Omega Mugadza's River of Life

Omega Mugadza was born in 1973 in Chirumanzi, the second child in a family of two girls. Her father died while her mother was expecting her. As a result, she was raised by her paternal grandmother who died when she was in Grade 5. Omega then went in search of her mother who had since remarried. They were very happy to reunite, as she noted:

My father died in 1973 when my mother was expecting me. My mother left us with my paternal grandmother, and she went to her home to join her parents and she eventually remarried. My grandmother died when I was in Grade 5 and that was the end of my school life. Life was very difficult then because I was staying with uncles and there was no one who was directly responsible for my upkeep. I connected with one of my mother's relatives and asked her to help me find my mother because I thought this was where I could find love and my life could be better. My mother was very happy to see me, and my stepfather was happy as well and he treated me like all the other children. My mother had four children with my stepfather, three boys and one girl.

Her stepfather later passed away in 1999, leaving her mother with the four children. Her mother relocated to Masvingo to Ward 10 in the same year after having problems with her in-laws. Omega got married and they stayed with her husband in Chipinge. She had one child and was very happily married, but the husband died in 2001. After the death of her husband her in-laws asked her to leave, and she came with her child to live at her mother's homestead where she is resident to date:

My husband and I had not yet built our own home. We were staying with my in-laws. So, six months after my husband died, my in-laws said I should leave their home and go to stay with my mother. They said I did not have a relationship with them, and I was too young and needed to remarry if I wanted to. So, I left and came to Masvingo to join

my mother. This is how I came here. When I came here my mother was very happy and we shared sad and happy moments. Unfortunately, I could see that my mother was not looking well. We stayed together for two years and she eventually got very sick. ARVs were difficult to get in the hospitals. One would be on the waiting list for a year sometimes. My mother died while she was on the waiting list. She had Kaposi Sarcoma. Since then life has never been the same.

Her child is now doing Form 4 and he is very intelligent. Omega has a lot of experience in participating in development projects facilitated by NGOs. She started participating in NGO projects when she was still in Chipinge when she still lived with her mother and stepfather. She briefly explained her experience with NGOs:

My first experience with NGOs was with an NGO called World Vision when I was in Chipinge. They supported us with a community garden. They provided fencing materials and seeds and other inputs to all participating members. They also trained us in market gardening, and they rehabilitated a small dam. I used to go and carry stones with other community members and my mother was a member as well. The other NGO was Tsuro DzeChimanimani. They taught us about making honey. They provided members with beehives. They also taught us how to package the honey and sell it. This enabled us to increase our contributions for the Rotating Savings and Credit Association [ROSCA] which my mother had encouraged me to join.

While in Chipinge I also attended workshops on HIV and AIDS which were done by Family AIDS Caring Trust [FACT]. They taught us about how one gets infected with HIV, how to prevent it and about positive living with HIV. I was chosen to be one of the volunteers. My job was to register all sick people in the area and the orphans as well. I also used to visit the families with sick people and orphans. When I moved to this place, I was given seeds by Hope Tariro Trust. They were giving to grannies and families with orphans.

Omega joined the ISaL in 2005 when the programme was first introduced in the area. She dropped out in 2008 when she fell sick. At the same time the irrigation pump had broken down. As a result, she ended up not selling anything to enable her to raise income for paying ISaL subscriptions, and she dropped out. She is now a member of the burial society only. Omega is HIV-positive, and she is open about her HIV status. She is happy that her son did not contract the virus. Her desire is to have her own home because she is presently staying at her late

mother's homestead. Her mother has other children who include sons that are married and have their own families. Issues of ownership and inheritance are at stake and she says her son cannot inherit the homestead. She currently cannot have her own homestead because of poverty. One needs money to pay the traditional leaders for a piece of land and to have money for the construction of the house as well. Her final words were:

When I close my eyes and imagine my future, what comes into my mind is that I should have my own home. Currently, I am staying at my late mother's homestead and my half-brothers are now married and they always say that the home is theirs. I hope to do this when my son finishes school because I will be having less responsibilities. The only thing that can hinder me from realising my vision is illness, but I hope God will have mercy on me. My plan is to continue saving in the support group. I will re-join my ISAL group but won't borrow a lot of money so that I am able to pay back. I know that if I subscribe in two groups I will also harvest more.

Ronica Chibanda

Ronica Chibanda was born in Chirumanzi at St Joseph Hospital in Hama in 1960. She was born to a big family of eight children (four girls and four boys) and she is the fourth child. She and her brothers and sisters stayed alone in the rural home because her mother stayed with her father in Harare where he was working. Ronica regrets having missed a lot of love when she grew up and blames her mother for not spending time with them:

When we grew up my siblings and I stayed alone in our rural home because my father worked in Harare and that is where my mother spent most of her time. She only came to stay a little longer when it was during the farming season... Staying alone as siblings was not easy at all. An elderly person is always required for a home to run properly, decide on the meals, and take major decisions and instil discipline. For me, really, what was discipline was that you were beaten by your elder brother, because you were seen standing or walking with a boy. We missed a lot of love. I never knew what parental love was. My elder sister who was the first born in our family played the role of mother. But she was only six years older than me. She was also a child. My paternal grandmother was very nice, but we didn't live in the same homestead, and unfortunately, they were not the best of friends with my mother. My grandmother always felt that my mother should have come to our rural home and stayed with us like what most married women did. They only visited their husbands around July/August

after harvesting.

Ronica attended Chirinyoni School up to Grade 7 because her parents did not value education, especially for girls. She was very intelligent but was not supported by the missionaries because she was not disciplined. She blames this on a lack of parental guidance from her mother who was always absent. She was married at the age of fifteen as a second wife to Mr Harrison, who was a tailor in the area. Ronica regrets this very much and confessed:

I got pregnant at the age of fifteen and I got married as a second wife. The first wife didn't stay long in that marriage. She left because my husband gave her a tough time. There was a lot of emotional and physical abuse. She had two children, so she went with them. I am confessing now, really, because I am a born-again Christian. That time I didn't see anything wrong with displacing another woman, but it was not too long before I started experiencing the same problem. I remembered my grandmother's words, "Getting into a polygamous arrangement is like making a fire in your eyes, you will never be happy". I always tell my daughters the same. I have nine daughters and one son. I tell them never to get married to a married man. Fifteen years into the marriage, my husband got into a relationship with another woman. This was a serious one because he would go there and stay some days or overnight, and if I asked, I would just be beaten up, the same thing he was doing to his first wife.

Her husband, Mr Harrison, was from Gutu so she went and stayed in Gutu after they were married. They had ten children (one boy and nine girls). Most of her children are now grown up and she is left with only two daughters who are not yet married. Her only son is training to become a teacher. Mr Harrison is from Malawi. His family had no traditional roots, nor land claims in Zimbabwe. It was small because the other half lived in Malawi. Ronica's family had been migrating internally from place to place (Ndanga, Glen Livet and then to Nemamwa) and finally resettled in Ward 10 in 1987.

Ronica joined a savings group in 2005 as one of the first members. She was happy to participate in the group and was doing well. She saved money from the sale of vegetables from a micro-irrigation project, but left the group in 2013 because she could no longer afford to make the contributions. She said when they were contributing \$5 and \$10 per month, she could manage, but when the contributions increased to twenty dollars per member, she had to leave the group. She has since joined another smaller group where they are contributing \$2 each. She said this is too small and insignificant an amount to make any meaningful savings. Her vision is to live

a good life – having enough resources to live on small livestock and other income generating projects. When she is financially stable, she will re-join the savings group. She is also a woman of great faith and she is living positively with HIV.

Josephine Mhare

Josephine Mhare was born in Chiweshe district in Mashonaland Central Province in 1981. She is the only girl child in a family of three, and also the eldest. Her parents separated and she and her other siblings went to live with their mother. Josephine only went to school up to Form 2 due to financial problems. When she dropped out of school, she was very depressed and got into a relationship with a man who was working at the local store. The man used to give her money and other provisions and they ended up having a sexual relationship. Josephine said this was the beginning of her problems:

My boyfriend used to give me money and other things to use at home like soap and cooking oil. I thought he loved me. I was very young so when he asked for sexual favours, I thought it was part of loving me. I got pregnant and things changed. When I told him that I had missed my menstrual cycle he changed his facial expression and I thought he was going to change. I went to his workplace as usual and when I got there, he beat me up in front of people calling me names and threatened to kill me if I came to his place again. So, I gave birth to my daughter and looked after her single-handed.

Josephine remarried in 2000 and had another child. This marriage collapsed when her husband married another woman. However, she did not go back to her mother. She lived alone in Gweru. She says she thought she would be giving her mother more problems:

After separating with [from] my husband, I decided not to go back to my mother because I would just add more problems to her. I used to do piecework, doing laundry and cleaning houses for neighbours to raise money for rentals and for food as well as other expenses. Sometimes I regret that decision because, if... it was not long before my mother died. I should have spent some time with my mother before she died.

When her mother died in 2004, Josephine went back home to look after her brothers and her children. She remarried again in 2005 and moved to Masvingo in Ward 10 to stay with her in-laws. She has two sets of twins from her current marriage. Her biggest challenge is that her eldest daughter's whereabouts are unknown. She had left the daughter with her aunt when she remarried, and the daughter just eloped.

Josephine joined a savings group in 2007 and was trained by the cluster facilitator. She only contributed money to the group fund, but did not borrow money because she was afraid of failing to pay back. However, she had an arrangement to be able to meet one of the constitutional requirements of borrowing from the group fund. She explained:

Because borrowing is compulsory, what I would do is ask if there was anyone who wanted the money, then I would take the money and give it to her. Sometimes I would take the money and give it to some relative who is not in the group.

Josephine dropped out of the group in January 2015 because she could not raise money for contributions, as food was scarce and her children were being sent away from school due to her failure to pay school fees. Josephine said that she found membership of the group beneficial, since she benefitted through the pay-outs and is still a member of the burial society. She would like to re-join the group as soon as she is in a position to contribute savings to it.

Nomathemba Gumbo

Nomathemba Gumbo was born in 1952 at Gwene near Morgenster Mission. She was born into a polygamous family in which her father had three wives. There were fifteen children in the family. In her mother's line, she was the first child. She did her primary education up to Standard 1 and did not continue with her education because of lack of funds. Nomathemba says she then went to work as a store cleaner at Murinye in order to help her mother look after her siblings:

I only went up to Standard 1, I could not proceed because my parents didn't have money. We were too many and going to school was not important then for a girl child. I say so because my mother struggled to get my brothers to school and two of them are teachers now. After dropping from school, I went to work as a store cleaner at Murinye to raise money for the family. My money was also used to pay fees for other children, you know in a polygamous arrangement when there is poverty, each woman has to work very hard to ensure her children are catered for, food, clothes, fees, etc.

She got married to a man from Nemamwa in 1971. She had six children (two boys and four girls). The second child, a girl, passed away and left behind her three children. Nomathemba and her husband moved to Ward 10 in 2002. She joined a savings group in 2006, but dropped out in 2014. Nomathemba would get money from doing piecework. She said the major benefit from the savings group was the goat she bought, which, unfortunately, died before having any

offspring. She confesses that there were very few problems she encountered with group members of the group while she was a member. Her main reason for dropping out was fear of failure to pay back the money borrowed from the group because she was not doing any business. Nomathemba's vision is to re-join the savings group and work very hard, to the point where she can buy some goats with money from the savings.

Nozililo Msiza

Nozililo Msiza was born in 1966 at Batamanza in Zaka. She is the fifth child in a family of eight (five boys and three girls). She went to school up to Form 3 and stopped because of financial constraints. She is married and had seven children, but three died and left behind five grandchildren that she is looking after.

While losing my three children was very painful, it's better because I saw them through their illness. But the way my sister died was a gruelling experience, because she never got sick. It was like torrential river uprooting trees as it flows down streams. I now look after my sister's children because my parents are old. Her husband remarried and doesn't care about the children

Her husband started working as a contract worker in Masvingo at the town council in 2015. Nozililo believes she is a hard-working person and she prides herself as a farmer of a high calibre. She joined the savings group in 2009 after being encouraged by her husband who had already joined another savings group. She raised money for contributions from the sales of vegetables and green mealies she got from the micro-irrigation and family garden projects. She bought kitchen utensils and a wheelbarrow as well as one she-goat from the savings pay-outs. She now has six goats from that single goat. She dropped out of the group after failing to repay the loan at the end of 2014, because her business was not doing well. Nozililo's vision is to build a very beautiful house that will be the talk of the neighbourhood. She would also like her husband to be employed on a permanent basis by the Masvingo Town Council.

Sonia Siziba

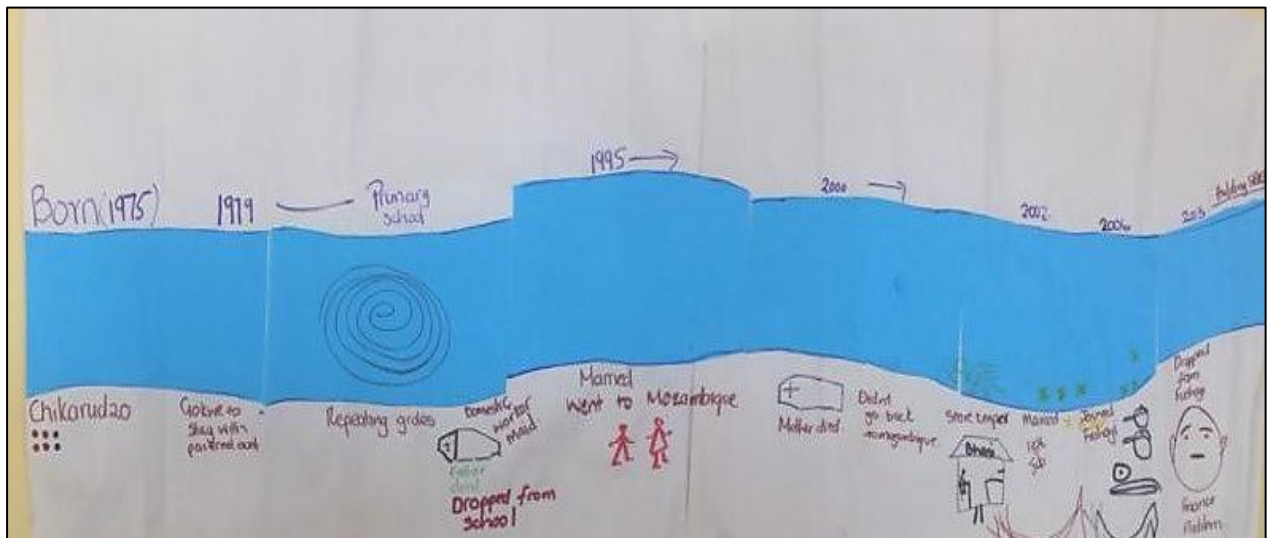


Figure 20: Sonia Siziba's River of Life

Sonia Siziba was born in 1975 into a family of six (two boys and four girls). She was born in Chikarudzo in Masvingo district. She went to Gokwe to stay with her father's sister when she was four years old and started attending school while staying there, up to Grade 7. She had to repeat grades several times because she was not very bright. She finally had to stop going to school after her father passed away to give way for the boys to carry on with their education. Scarce resources and a belief that girls should be married out of the family determined that she discontinue her education. She soon got a job as a domestic worker for a teacher at a local school. While working there she met and got married to her husband who was working at a nearby farm. The man took her to Mozambique, his home country. She had two children while staying in Mozambique. She came home for her mother's funeral and did not return because the bride price had not been paid. In 2002 she got married to another man while working in a shop at a local Barney Business Centre in Ward 10. After marrying she left her job because she wanted to concentrate on building her homestead. She also had two children with this man. The two elder children had to return to Mozambique as they did not fit into her new married life.

She started saving in 2006 after being encouraged by one of the members, who is a role model in the community. She got the initial capital to invest into the savings from her husband who was doing informal gold panning. She was grateful for the support, as she said "My husband gave me money to pay joining fee and contribute before I could start borrowing from the group. He really helped me. Participating in the group was very helpful in that I managed to

accumulate some property and I also got new friends.”

Her main business is constructing mud kitchen shelves and she is well known for that. She stopped participating in savings at the end of 2013 when her family had financial challenges. She said, “I benefitted a lot from participating in *fushayi*, but I had to drop after I had financial challenges because there was some illness in the family. All resources were now directed towards medication and care”. She wishes to re-join the saving group as soon as she gets financially stable. Her vision is to be able to educate her children, as she believes that education can change people: “If you are not educated life is very difficult, my colleagues who made it in school are better off than me, so I want my children to be educated so that they can get good jobs”.

6.3 KEY THEMES EMERGING FROM THE LIVES OF THE WOMEN

The early lives of these women were characterised by three major things: poverty, which resulted in a lack of formal education; child labour and exploitation; and early marriages. Some of the participants grew up in broken families due to death in the family, illness of parents, and/or divorce or separation. There are several issues that affected the lives of participants as adults, but one that stood out prominently was death and loss. Despite all their setbacks, the women have displayed a lot of strength, determination and perseverance to still be engaged in activities that seek to create better lives for their families and especially for their children. I discuss the key themes which emerged, some of which are interrelated.

6.3.1 Poverty

All the women who participated in this study came from very poor backgrounds and their participation in ISaL was a way of improving their lives. For a woman to improve her life economically requires a lot of commitment, perseverance and hard work. In some communities, people live in absolute poverty over long periods of time. Such families live in poor housing, have poor access to proper sanitation, they struggle to put food on the table because they do not have draught power and farming implements, and cannot afford agricultural inputs such as seed, fertiliser or manure. In these situations, the families borrow draught power from their neighbours, who normally provide this only after the time for planting has passed. Such members of the community are also likely to use recycled seed that is not properly selected, resulting in a poor harvest. Most of these families live on piecework, which does not give them enough money to buy food for their family. Sometimes they are paid in kind, in the form of grain and other basic needs. This state of affairs was related by a number of the participants,

such as Temi Gudo, who described growing up “in extreme poverty”, going to school in torn or dirty clothing and without shoes, and having to do piecework from the age of ten. Sibongile Ncube also recalled going to school with torn or dirty clothes. In these contexts, sending children to school does not become a priority, although it is argued by many that education may help people move out of poverty. Many participants thus recounted having to leave school at an early age because their parents could not afford to continue their education.

In traditional, patriarchal Zimbabwean culture, the girl child was always at a disadvantage in terms of access to education because of the view that she would get married and work for another family. Parents thus saw educating a girl child as a poor investment, or a loss, and boys were given preference over girls in being sent to school. This was experienced by both former and practising members. Ronica Chibanda said that her father “was not keen to get me educated because he thought it would be better to educate the boys than the girls”; and Gertrude Moyo recounted that although she did well at school, after her mother died she could not continue her education because “educating a girl child was not important”. Nomathemba Gumbo recalled that her mother “struggled to get my brothers to school and two of them are teachers now”, whereas she was unable to progress beyond Grade 7 because she was one of a number of children, there was no money, and “going to school was not important then for a girl child”. This meant that she was disadvantaged when it came to getting employment; unlike her brothers who became teachers, Nomathemba became a cleaner at a store, her wages being used to pay for schooling for other children.

Many poor families have many children. A number of reasons for this have been suggested, including a resistance to modern family planning methods, a lack of access to information, a belief that many children are a form of investment to provide labour during the farming season (Aneceto & Orberto, 2006; Meyer & Nishime Niyimbanira, 2016; Singhal, 2016). There are also instances of girls being exploited by older men, falling pregnant and often having to raise children on their own. Children who fail to progress with education get exposed to child labour through working (for example, as domestic workers) in order to provide for other members of the family. The girl child also faces exploitation through early marriage. Marriage becomes an option, particularly with men who are advanced in age, or in polygamous arrangements, because the man will be financially sound and is able to provide for the girl and her family. This was the case for Edina Save:

We were 14 in our family. Our parents didn't have money to send us to school, so I

dropped at Grade 4. I went to work for a local businessman at his shop as a cleaner. I then got married to him at the age of 13 years as a second wife. (Edina Save, practising participant, 2015)

This was also the case for former participant Ronica Chibanda, who was also married very young (at 15), also as a second wife. She says there was “a lot of emotional and physical abuse”, but unlike the first wife, who took her children and left him, “I did not leave the marriage because it is embarrassing to be a divorcee in our culture, and also within fifteen years I already had seven children”. She says, “I was ignorant and not empowered”. She contracted HIV from her husband.

Polygamous arrangements are frequently fraught with potential problems, as I have experienced first-hand. My paternal grandfather had ten wives from three sets of families, being married to my grandmother, her half-sister, and four of her brother’s daughters. My grandmother was the first wife. While they acknowledged that they were related, there was no expected love. As children, we were not allowed to eat food from the other households. My grandmother would always say, “don’t eat their food, you will be poisoned”. An even closer experience was with my own family. My father had a second wife, but she never came to stay with us because my mother did not want her. She was not accepted by the whole clan. We did not relate to our half siblings. When my father was old, he got sick, and became a problem to her because she was still young. In 2007, my father suffered a stroke, and I took him to get medical attention and stayed with him for about seven months. When he recovered, he decided to go back to his second wife, who was already in another relationship. So my father had to come back home and live with my mother until he died in October 2011. This kind of stress in a polygamous marriage is also reflected in research carried out in South Africa by Mavhima (2010), which looks at traumatic conflict amongst polygamous children. The findings were that men who enter into polygamous marriages, and their families, experience stress and trauma.

This discussion on poverty made me see the relevance of Rabobank [2010] to access to financial services in developing countries. Rabobank claims that those who are poor but economically active access financial services either through self-help groups or NGO microfinance services, as was the case with Tabudirira Group. The original members who joined the group were members of a ROSCA and even the ones who joined later were engaged in some form of income generating activity. Practising members in this study have remained participants in microfinance in order to improve their livelihoods. They are engaged in different

forms of viable income generating activities, as we have seen in their life stories. In contrast, the former participants had to drop-out from the ISaL group because they were experiencing problems with their income generating activities. Some were affected by the breakdown of their irrigation pump because they depended on horticulture, some were affected by economic depression. Some, like Omega Mugadza, were affected by multiple factors – the two factors mentioned, in addition to illness. The former participants are basically around the poverty line because they are able to participate in other models that are not interest bearing, but at the same time are struggling economically. As they all said, they wished to re-join the group should their financial situation change.

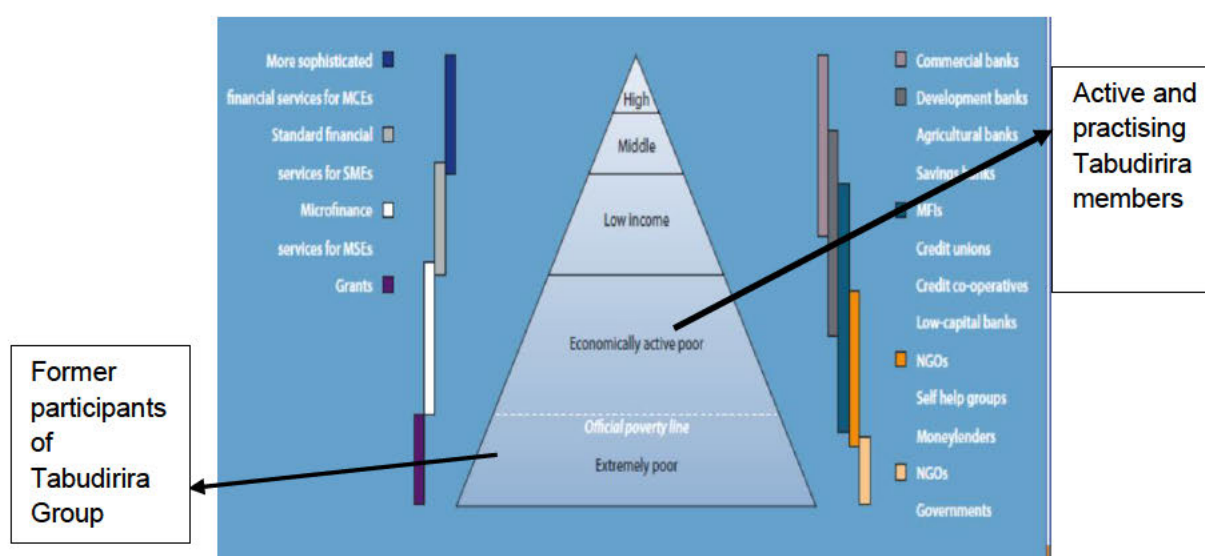


Figure 21: The financial landscape in developing countries (Rabobank, 2010), showing where the women might be placed

6.3.2 Patriarchy

This study reflects many patriarchal practices. A patriarchal society is characterised by, inter alia, male dominance and control, oppression of women, and a male-centred culture. There is a lot of evidence from the women's stories that poverty and patriarchy intersect. For example, the study reveals a high incidence of early pregnancy and/or marriage, with seven out of the twelve women marrying under the age of eighteen. Polygamy is frequently seen as a patriarchal construct, and as already discussed, polygamous arrangements are very evident in this study. Three of the women were married into a polygamous arrangement, whilst three had been born into a polygamous family. Some women later regretted their decisions to enter into polygamous relationships, although some of the participants, such as Rosemary and Nomathemba, spoke about polygamy in a positive manner.

Most of the women who married young had dropped out of school because of financial problems. Edina Save only went up to Grade 7 because there was no money for her to continue, although she was very intelligent. After dropping out of school, she worked as a cleaner for a local businessman and agreed to marry him. She said, “I was scared of losing my job, so I agreed. In no time I was pregnant, and I then got married as a second wife”.

Josephine Nhare experienced something similar. After dropping out of school she started a love affair with a man who used to give her money and other provisions. Josephine noted: “I got pregnant and things changed. When I told him that I had missed my menstrual cycle, he changed his facial expression...” At the time I interviewed her, Josephine had been married three times.

Ronica Chibanda is another participant who dropped out of school after Grade 7 because her parents did not value education. She sees her absent parents as the reason why she ended up misbehaving. As a result, she could not get support from the missionaries to continue with her education. She became pregnant at the age of fifteen and married as a second wife. She faced abuse, including being infected with HIV by her husband.

Within patriarchal society women are oppressed by both men and other women. This horizontal oppression is also evident in the women’s stories, often involving in-laws. Such was the case with Omega Mugadza, who experienced her mother being disinherited by her in-laws after the death of her stepfather. The same happened to her when her husband died years later: “So, six months after my husband died, my in-laws said I should leave their home and go to stay with my mother. They said I did not have relationship with them and I was too young and needed to remarry if I wanted to. So, I left and came to Masvingo to join my mother”.

Some of the women’s stories also reveal high levels of control over them by men, usually husbands, but also brothers or other male relatives. A good example is the story of Edina Save, whose controlling husband affected her ability to run her businesses effectively because he refused to allow her to sell across the border: “He said people who go and sell in South Africa will be having extra-marital relationships there”. Her husband also forced her to live in the same homestead with his first wife against her will. Being controlled by a male relative (often by force) is also a theme in Ronica Chibanda’s story of growing up away from her parents: “discipline was that you were beaten by your elder brother, because you were seen standing or walking with a boy”. As noted, Omega Mugadza’s expressed great dream is to have her own home: “Currently, I am staying at my late mother’s homestead and my half-brothers are now

married and they always say that the home is theirs.”

6.3.3 Broken families

A broken family is one where members do not live together due to separation, divorce or death (Saikia, 2017). In their stories, the separation experienced by the women was due to death, divorce, illness, parents working elsewhere, or because children had to leave home to seek employment. Some of the women grew up in broken families and this affected the raising of children in many ways. Some members lost parents at a very tender age. This obviously did not just affect them emotionally, psychologically and socially, but also led to some of them having to drop out of school in order to support other family members. Former participant Omega Mugadza experienced separation from family members three times in her childhood: her father died when her mother was still expecting her; her mother then left her and her sister, and remarried; she was then taken care of by her paternal grandmother, who died when she was in Grade 5.

When children lose parents, especially their mother, the tendency and thinking in Zimbabwe is that they should be looked after and raised by their maternal relatives, while the so-called ‘ownership’ of these children is bestowed on the paternal relatives. The reason is the belief that maternal relatives will always look after the children well. Quite interesting is that in the scenario in which the mother dies and the father is alive, the children are still expected to be looked after by their maternal relatives, on the understanding that the children risk being abused by the stepmother when the father remarries. However, abuse may still happen when the children are being cared for by maternal relatives, although this is sometimes termed ‘apprenticeship’. This was the case with Gertrude Moyo, who lost her mother when she was five years old and faced abuse from her maternal aunt. As discussed, whilst Gertrude recognises that this was abuse, she believes it moulded her into the successful woman she now is: “I am what I am because of her training. I continued to work hard to give my children a better position in life”.

A family can also be a broken one when its core members do not live together. This was very common in Zimbabwe and is still happening, although to a lesser degree. The breadwinner, usually the husband, works and stays alone in the city. Children stay at home in the rural area with their mother, attending the local rural school. The father/husband visits once a month when he gets his monthly wage, bringing food and other requirements for the family and of course spending time with them. The wife visits the husband in the city for a month in August

when there is not much work that needs to be done in the fields. The wife is considered a good person if she looks after the home and the children. The husband and wife may end up being strangers to each other. The relationship ends up missing the 'love' that is expected in a marriage and in a family. Despite the work that the woman does, there is often no recognition of this; she is consistently referred to as not working because she is not formally employed. The husband may begin another relationship in the city. Many Zimbabwean families have been affected by this scenario, including women in this study:

My father married another woman in 1985 and they have four children. My father worked in Masvingo at Delta as an assistant driver. We always stayed at home with our mother. Maybe that is why my father married another woman. This disrupted peace in our home because my mother was not happy at all. My father paid my mother a beast to allow him to bring his wife home and build her a kitchen and a big house. (Anna Mnemo, practising participant, 2015)

Because of men ending up having relationships with other women in the city, some women would choose to stay in the city with the husbands while their children would stay alone at home, or sometimes with grandparents. This affects children, because they grow up lacking parental guidance and love, as Ronica, whose mother lived with her father in the city, explained:

Staying alone as siblings was not easy at all. An elderly person is always required for a home to run properly – decide on the meals, take major decisions and instilling discipline. For me, really, what was discipline was being beaten by your elder brother because you were seen standing or walking with a boy. We missed a lot of love. I never knew what parental love was... My mother, however, had her fears from what we used to hear people talk about. She was jealous and always felt that my father had another woman or women he was seeing in Harare where he worked... I only went up to Grade 7. I could have been supported by Catholic missionaries around because we were staying close to a Catholic mission school, but I did not get a good recommendation letter.

This statement by Ronica reflects a common view in Zimbabwean society, that the girl child could develop bad behaviour at school and in the community. This is why it is considered risky to leave children to stay alone. They lack proper guidance from the parents, and they can resort to bad behaviour as a coping mechanism. Girls normally resort to trans-generational

relationship/sex and boys can do that too, but they generally turn to illegal activities such as drugs.

In the book of Genesis, we are told that when a man and woman marry, they become one flesh (2. V.24). They speak of sticking together and caring for each other in good and in hard times until death separates them. The Zimbabwean culture ignores this when a married woman gets sick. She must go to her people, to be cared for by her own relatives. The children remain behind with their father and paternal relatives. The husband can visit his wife to check on her. In my view, this vow works in favour of men, because when a man falls sick the woman will take care of him until recovery or death. However, when things are bad the woman belongs to her family, who ought to take good care of her. Of course, when a woman's mother is alive and strong, she can take good care of her, but she may be too old to fulfil this, or may have died; and sisters may be married and not available to take good care of her. Often, then, her care may be left to her brothers' wives, and she may be neglected, and live an undignified life. In the meantime, the children will be left in the custody of 'everyone' – paternal grandparents, uncles and aunts – who may also not be responsible enough to take care of them properly while their mother is away, as one of the women in this study related:

The situation was worse between 1994 and 1996 when my mother fell sick and went to stay with her family in Dande and my father followed her as well. I was left in the custody of my uncle and aunt [her father's brother and his wife]. Besides being very poor they were very ruthless. At one time my class teacher, who was very nice and motherly, bought me a dress because my clothes were in a bad state. My uncle and aunt were not very happy. My uncle beat me up for that. When my mother and father came back, life got better in that I experienced love. (Sibongile Ncube, practising participant, 2015)

Similarly, when the husband dies, the wife may not be wanted by the husband's relatives because she does not belong to that family. Disputes over the estate arise. The woman may not be given time to grieve over her husband. If the woman is lucky, she might be allowed to take her children with her. This was the experience of both Omega Mugadza and her mother. When her stepfather died, her in-laws did not want her, which is why she moved to Masvingo. When her husband died, Omega had faced a similar situation, having to move from Chipinge to join her mother in Masvingo, Ward 10.

6.3.4 Disrupted childhood

Broken families and poverty had resulted in a disrupted childhood for some of the research participants, and they had to take up adult roles in the circumstances. They never enjoyed their childhood. While still at a tender age, they had to start fending for their families. Ronica Chibanda observed: “My elder sister, who was the first child in our family, played the role of mother, but she was only six years older than me. She was also a child”. As already mentioned, Sibongile Ncube, one of the practising participants, started selling fruit while at primary school in order to buy food items for the family. She had to start working after completing Grade 7 to support her mother. She went to work for her elder sister at a market, who also exploited her. Once she realised this, she decided to leave her and worked as a maid for different families before she got married.

Quite typical in the Zimbabwean culture is that elder sisters and brothers, especially the eldest children, are expected to help parents by taking care of their siblings as a way of helping their parents. This sometimes causes a lot of tension between the siblings because of differences in expectations. The older sibling may behave like a parent because s/he feels some responsibility to do so. The younger ones may feel that they are not being well treated. Sometimes there might even be a level of abuse and disrespect. I can identify with this from my own experience: I am the eldest child in my family, and as soon as I got a job, I had a thousand and one responsibilities. This caused a lot of pressure. I had to balance a peaceful relationship in the family with those responsibilities.

Another practising participant, Temi Gudo, did not enjoy her childhood because of poverty and early work responsibilities:

I started accompanying my mother to do piece jobs at an early age, as young as ten years. After school I went to work as a maid, I wanted to raise money to go back to school so that I could have a full O-level certificate and train as a teacher or nurse.
(Temi Gudo, practising participant, 2015)

As already mentioned, her dream of being a professional never materialised. While working as a maid she fell pregnant and got married. She never completed her studies.

Another participant’s childhood was disrupted by death, a broken family, and early work responsibilities:

My father died when I was five years old. After the death of my father, my mother

relocated with me and my young brother, my older siblings remained at their home staying with grandparents. We went to stay at my mother's maternal home with grandparents. After dropping from out of school after Grade 4, I got a job to work as a cleaner for a local businessman. I had to work in order to raise money for the upkeep of the family. (Edina Save, practising participant, 2015)

As she recounted, Edina married at age 13, after falling pregnant to her employer, forcing her to take on the adult responsibilities of wife and mother at a very young age.

As is evident from some of these women, poverty can result in young girls engaging in trans generational relationships in order to get material things to cater for family needs. This can result in early/unwanted pregnancies and other serious problems, as former participant Josephine Nhare experienced:

My boyfriend used to give me money and other things to use at home, like soap and cooking oil, and I thought he loved me. I was very young so when he asked for sexual favours, I thought it was part of loving me. I got pregnant and things changed... So, I gave birth to my daughter and looked after her single-handedly. (Josephine Nhare, former participant, 2015)

6.3.5 Death and loss

The first HIV case was diagnosed in Zimbabwe in the mid-1980s (World Health Organisation, 2005). Since then, people have been affected by the virus in many ways. Some got infected and others lost their loved ones – parents, children, spouses, sister and brothers. Some have been strong enough to pull through but have ailing health. At one point in time, Zimbabwe had the highest prevalence rate (25%) in the region. It has now gone down to 13.6%, which is a big improvement (Zimbabwe Demographic Health Survey, 2015). As their stories reveal, most of the research participants were likely affected by HIV; although many did not specifically ascribe death and loss in the family to AIDS. Certainly, death and loss emerged as a key theme. Some lost their children, who, in turn, left children behind that had to be taken care of. Nomathemba Gumbo said, “My second child who was a girl died after battling with all sorts of illnesses and she left behind three children that I am looking after.” Some parents lost more than one child, while others lost all their children: “I live with my five grandchildren who are orphans. Their parents died after long illnesses.” (Nozililo Msiza, former participant). The premature deaths of children mean that grandparents have to be parents to their grandchildren – fend for them, ensure that they go to school, are in good health and are disciplined. This is

usually not the role of grannies – whilst grannies often take care of their grandchildren, the parents would normally provide for them.

It took a long for time before treatment for HIV was discovered, let alone become available in the public health institutions as it is now. People could die one after the other, in the same family. Because there was so much denial and little understanding of the disease, there were many suspicions of witchcraft. Among some of the women who lived during these times is Omega Mugadza, who lost her stepfather, mother and husband to HIV-related illness, and is herself HIV-positive.

As can be seen from the stories, quite apart from the context of HIV, the women have experienced incredibly high levels of death and loss in their immediate families, often in childhood. Six of the twelve lost a parent whilst they were a child. Three have lost children. Three have lost their husbands. A common phenomenon in Zimbabwe these days is young widows struggling to raise children single-handedly, as is also evident in some of the women's stories. For some, life changes totally with the death of a husband. Those living in cities may have to relocate to rural areas because they can no longer afford renting in town due to loss of income, as related by one of the participants: "We lived in Harare with my husband, but we had built a home here in Masvingo; so, when my husband died I came back to live here with my kids".

6.3.6 Resilience and perseverance

Despite all the setbacks, the women have demonstrated perseverance and resilience, attempting a variety of livelihood activities. Some opted for working as cleaners or as domestic workers:

My aunt was very strict and ruthless, to some extent I used to be like a slave at her homestead. Her children never did any hard chores, but this helped me a lot. In 1969 I got a job from their neighbour, a teacher who had been promoted to a headmaster in Masvingo Province. That is when I moved to Masvingo. (Gertrude Moyo, practising participant, 2015).

After school I went to work as a maid, I wanted to raise money to go back to school so that I could have a full O-level certificate and train as a teacher or nurse. (Temi Gudo, practising participant, 2015)

Others worked as vendors. Others advanced and utilised the practical skills they learnt from school or from other training to start income generating projects, such as Edina Save, who

noted that:

During our time at school, practicals were very important so even at primary level, we were doing what was called homecraft. Homecraft taught us how to sew, which was called needlework and cooking was called food and nutrition. I like the practical subject as well. This has been very helpful for me, especially the needlework. I didn't go back to school to do anything but only attended a sewing course which was done at the local school but now I sew outfits a lot. I only sew for customers who bring their materials. I can sew and move around selling clothes because but my husband doesn't allow me to go selling sometimes. (Edina Save, practising participant, 2015)

Another practising participant, Rosemary Dube also experienced similar circumstances:

I went to school up to Standard 5. I didn't do my Standard 6 because I did not have a birth certificate. I went to Driefontein when I had failed to proceed with education to do a course on homecraft, which includes cookery, cutting and designing, and knitting. When I finished the course, I got a job at Tanganda Tea Estate as a cook in their staff canteen. (Rosemary Dube, practising participant, 2015)

Yet another participant found practical skills very helpful:

Home economics has helped me a lot, especially the needlework. I bought a sewing machine some time ago in the 80s when I had sold a goat. So, I used to sew clothes and go around selling especially in the farms around. This helped my family a lot because my husband was not working, and he has never been formally employed. (Gertrude Moyo, practising participant, 2015)

Through their life stories, we see all the participants engaged in different microfinance activities, well before the introduction of the ISaL project by CARE. This is evidence of motivation and resilience. Even in situations where life has been very hard, they have demonstrated that they have courage, and are willing to bounce back and start new things, as demonstrated by Sibongile Ncube and Omega Mugadza.

The themes – poverty, patriarchy, broken families, disrupted childhood, death and loss, resilience and perseverance – show that the women of Ward 10 have experienced many hardships. Although they have also managed to survive these. Key to this survival is how they have built livelihoods (including microfinance activities), and how they have learnt in ways that support their livelihoods. This learning has been generated through livelihood practices

and microfinance activities. The following two chapters provide an analysis of the data generated through the life histories via the lens of SLF and CoP theory.

6.4 CHAPTER SUMMARY

This chapter presented the life stories of the research participants. I discussed the key themes evident in their life stories: poverty, patriarchy, broken families, disrupted childhood, and death and loss, which affected them in their childhood, leading to poor access to education, child labour and exploitation and early marriages. However, a key theme which should be recognised is also resilience and perseverance, showing how these women coped with their many challenges. In the next chapter, the focus is on the experience of women in learning and practising NGO-led microfinance through the lens of the sustainable livelihoods framework.

CHAPTER 7:

THE IMPACT OF THE ISAL INTERVENTION ON WOMEN'S LIVELIHOODS

7.1 INTRODUCTION

The previous chapter's brief profiles of the research participants allowed the key themes to emerge from their life stories, as discussed in Chapter Six. Through its focus on a livelihood promotion project, specifically microfinance, the study sought to understand how communities have experienced microfinance and whether it has helped in their lives. As argued in Chapter Three, I felt that the SLA and its framework, would be most useful in achieving this aim. At the conclusion of my discussion on the SLA and SLF in that chapter, I remarked that in thinking about this focus, I came up with a range of questions, which are re-stated here:

1. How were the women affected by shocks and seasonality and how did they respond? Was the response different when they started participating in ISaL? Were they able to recover and cope after the unforeseen shocks and bad seasons?
2. Did access to financial capital (savings and credit) improve human capital and how did it impact on social capital (group processes)?
3. Did participation in ISaL groups help members access and utilise natural capital and how did this impact in their access to financial capital?
4. How did access to physical capital impact on access to financial and human capital?
5. Did the women's participation in ISaL improve the value and flexibility of access to financial services and income?
6. How were the livelihoods of group members affected by policies and laws in Zimbabwe in relation to microfinance and more broadly?
7. Did private sector and other non-state parties play an enabling role ensuring the women had access to physical capital?
8. To what extent did the ISaL group members comply with laws and regulations concerning savings and lending in Zimbabwe? To what extent did the ISaL group members comply with CARE's rules concerning savings and lending?
9. What livelihood benefits did women derive from participating in the ISaL group? That is, what were the livelihood outcomes of this microfinance intervention?

10. What livelihood strategies did the women engage in before and after joining the ISaL group?
11. Did CARE take into consideration the key principles of the SLA in its implementation of the rural microfinance project (people centeredness, holistic, dynamic, and building on strengths, macro-micro linkages and sustainability)?

In this chapter, I analyse the women's experiences of the ISaL project using the SLA. I base the analysis on the different components that constitute the SLF. It focuses on the impact of the CARE programme on the research participants and their livelihoods. I start by briefly revisiting the SLF and its key elements. I then examine the contextual conditions in Ward 10 with special focus on the vulnerability context. Before looking at the women's livelihoods after the CARE ISaL intervention, I discuss their livelihood strategies and access to livelihood resources, and the institutional and organisational framework before that intervention. In analysing the impact of ISaL on the women, I draw on Scoones' (1998) checklist for analysing livelihoods and specifically consider the livelihood outcomes that resulted from the CARE intervention. Finally, I specifically consider the findings of my analysis in relation to the literature as presented in Chapter Two.

7.2 THE SUSTAINABLE LIVELIHOODS FRAMEWORK AS A LENS OF ANALYSIS

As discussed in Chapter Three, the SLA is a popular development approach that takes into consideration a broader understanding of poverty that incorporates income, vulnerability, and social exclusion (Krantz, 2001). This approach provides three major insights that have been ignored by other development approaches (Krantz, 2001; Rengasamy, 2009). Firstly, it acknowledges that economic development will not always reduce poverty unless people have the capability to take advantage of expanding economic growth. Secondly, it understands that poverty relates to other dimensions, such as poor health, provision of social services, and literacy levels. Thirdly, it puts people at the centre of development, acknowledging that poor people know their problems and have solutions to those they are facing. It is thus essential to engage them in programme and policy development (Krantz, 2001).

The main objective of SLA is to gain a better understanding of the different livelihood strategies of groups of people in a particular context to enable intervention in ways which improve their sustainability (DFID, 1999). The SLF is thus a tool of analysis to help researchers and development practitioners understand how factors such as assets, livelihood activities and the vulnerability context interact with each other (Carney, 1988; DFID, 1999; Egziabher, 2010;

Krantz, 2001; Rengasamy, 2009). The framework has developed over time, with the first tentative framework being developed by Scoones (1998), who provided detailed suggestions on how to use it for analysis. Currently, the most commonly used framework is the one developed by DFID, presented in Figure 6 in Chapter Three, and inserted again below (Figure 22). This is the framework used to analyse the data in this chapter.

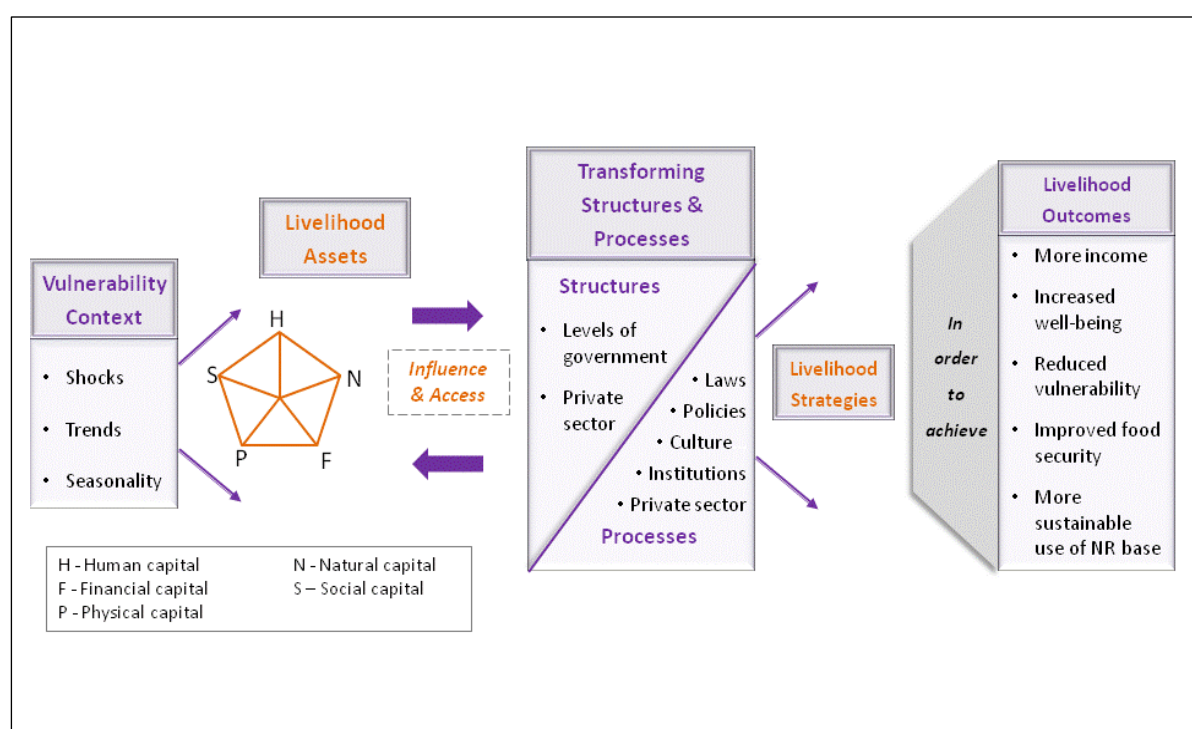


Figure 22: Department for International Department Sustainable Livelihood Framework (1999)

As can be seen from the figure, the DFID framework is made up of five key elements: vulnerability context; livelihood assets; transforming structures and process (referred to as policies, institutions and by some other models); livelihood strategies; and processes livelihood outcomes, each of which are discussed in detail in Chapter Three and are briefly described again.

Vulnerability context refers to the external environment in which people live, and over which they have little or uneven control, although it profoundly affects their livelihoods. The context may include policies, history and socio-economic and political conditions, and the critical trends, shocks and seasonality that affect livelihoods and the wider availability of assets.

Livelihood assets are the basic material, social, tangible and intangible resources that people

use for constructing their livelihoods. The DFID model contains five different kinds of capitals: human, social, natural, physical, and financial (DFID, 1999; Krantz, 2001). Different forms of capitals, here again described briefly, allow people to pursue different livelihood activities, and combinations of activities (referred to as a livelihood portfolio).

Human capital incorporates the health, knowledge, skills, intellectual output, motivation and capacity for the relationships of the individual, that together enable people to pursue different livelihood strategies and achieve their livelihood objectives. Human capital is also about joy, passion, empathy and spirituality (DFID, 1999; Porritt, 2012).

Social capital refers to social resources upon which people can draw in pursuit of their livelihood objectives. These resources are developed through networks and connectedness, membership of formal and informal groups, and relationships of trust, reciprocity and exchanges that facilitate co-operation, reduce transaction costs and may provide the basis for informal safety nets amongst the poor.

Natural capital refers to natural resource stocks from which resources flow and services useful for livelihoods may be derived. Examples are land and water.

Physical capital comprises the basic infrastructure and producer goods needed to support livelihoods. Examples include shelter, transport, production equipment, energy and communication.

Financial capital denotes the financial resources that people use to achieve their livelihood objectives. It is the availability of cash or equivalent that enables people to adopt different livelihood strategies. Financial capital includes savings, cash or credit and remittance.

As mentioned earlier, Scoones (1998) provides a way to analyse how people access and use these livelihood resources through a checklist that has questions concerning sequencing, substitution, clustering, access, trade-offs, and trends. In my later discussion of the impact of the ISaL intervention, I specifically consider each of these.

Transforming structures and processes, according to DFID (1999), refer to the institutions, organisations, policies and legislation that shape livelihood strategies (i.e. the choices people are able to make about what activities they will do, in what combination, how, when, and where, etc.). Institutions may include government departments and private sector institutions (Chambers & Conway, 1992), whilst organisations may include NGOs. These may operate at all levels, from the household to the international arena, and in all spheres, from the most

private to the most public. However, transforming structures and processes also include far less tangible elements, such as culture (including patriarchy) or local leadership at community level. They effectively determine three things: access to various types of capital, to livelihood strategies, and to decision-making bodies and sources of influence; the terms of exchange between different types of capital; and the returns, economic and otherwise, to any given livelihood strategy.

Livelihood strategies are the choices that people make in order to achieve their livelihood goals, which may be productive activities, investment strategies, and reproductive choices such as those related to caring responsibilities or household maintenance (DFID, 1999). These can involve a wide range of strategies, such as on farm and off farm activities, education, migration, and diversification.

Livelihood strategies lead to **livelihood outcomes**, the achievements or outputs of the livelihood strategies, such as increased income, increased well-being, reduced vulnerability to shocks and stresses in the context, food security at household level, and sustainable use of natural resources.

The point of development initiatives using the SLA – including CARE International’s ISaL intervention – is improved livelihood outcomes, particularly those related to sustainability. In order to assess whether the ISaL intervention did in fact improve women’s livelihoods, it is necessary first to understand the nature of their livelihoods prior to the intervention.

7.3 SLF ANALYSIS OF WOMEN’S LIVELIHOODS PRIOR TO THE ISaL INTERVENTION

In this section, I undertake an analysis of the experiences of the women in Ward 10 prior to the ISaL intervention, using the five SLF elements described in the previous section.

7.3.1 The vulnerability context prior to the ISaL intervention

The overall context of Ward 10, Village 29b is given in Chapter Five. As is clear from that account, there were four main waves of settlement. Ward 10 was first settled from 1983 as part of the government-funded land redistribution exercise soon after Zimbabwe gained its independence in 1980 people coming from different parts of the country to settle in the area, after registering with the Ministry of Lands at provincial level. A second wave of settlement occurred in 1987, when people were resettled by the Rural District Council from land needed to build a school. Then between 1998 and 2000 a process of illegal settlement took place, but homes built by these settlers were burned down by the messenger of the court. A final wave

began in 2002 as part of the government's fast-track settlement process. Of the participants, the earliest to arrive was Rosemary Dube, who settled in the area with her family in 1989 during the second wave; the last was Sibongile Ncube, who settled in 2009 as part of the final wave (i.e. only after the ISaL project was started).

According to the community River of Life data generation process, people in Ward 10 have been affected by a number of shocks and stresses. These include adverse climatic conditions, economic depression and the breakdown of the area irrigation pump. A table of these events and their overall impact on the community is presented in Chapter Five (Table 9). In this section, the seasonal events, the shocks and stresses, and also development initiatives, are considered in more detail, specifically in relation to the research participants.

The adverse climatic conditions were the cyclone and the cyclical droughts between 1992 and 2015. Between 1983 and 2015, Zimbabwe experienced four major droughts and Ward 10 was not spared, the first one being in the 1992/3 season. These droughts resulted in reduced access to natural capital that, in turn, resulted in poor seasonal crop yields and loss of livestock and were a big setback for the agriculture-based economy. Human capital was also affected, seen in severe malnutrition among the people, and children dropped out of school as available resources were directed to buying food. At the same time, financial capital was affected, as women abandoned their savings schemes because there were no extra resources to save. Some people sold their assets in order to raise money to buy food. Physical capital was also affected by very low dam levels and as watering horticultural crops became a challenge.

According to the River of Life and the focus group discussions, the 2002 cyclone had devastating effects. It was characterised by heavy rains which destroyed physical capital through washing away bridges and destroying roads. Natural capital was also affected: livestock died, crops were waterlogged and destroyed, some people lost their lives and children stopped going to school. This all affected human capital. Financial capital was adversely affected, as savings were directed to reconstruction of houses and buying food. International and local NGOs provided relief aid through the provision of food and non-food items for the affected households. The government and other international agencies helped with repair and construction of bridges.

This community has also been profoundly affected by HIV and AIDS, as their life stories show. Two of the participants were infected with HIV by their husbands, and at least one participant lost a parent to AIDS, although it is likely that other parental deaths were also the result of the

disease. Likely also, is that many of the deaths of the participants' children were caused by AIDS, although this is not certain. What is clear, is that many of the participants had lost children as a result of sickness and were taking care of orphaned grandchildren.

However, it was not only natural events that affected the Ward 10 context, according to the community River of Life. There have been a number of development initiatives by government and NGOs, many of these in response to contextual factors. The earliest was in 1985, two years after the establishment of Ward 10, when an irrigation scheme was set up by CARE International. This resulted in improved production of horticultural crops and off-season crops for business and household use in the area. However, there was no establishment of a community-based water management structure with trained cadres at community level, nor a fund that the beneficiaries could contribute to. In around 1993, the Self-Help Development Foundation introduced a savings by stamps project. In the late 1990s, two development organisations moved into the area, CARITAS (then called the Catholic Development Commission (CADEC) and the Women's Action Group (WAG). CADEC/CARITAS introduced a preschool programme in which they trained preschool teachers, and they also ran skills training in collaboration with vocational training centres and mobilised savings groups through the Catholic Women's desk. Villagers were mobilised to contribute labour to grow food for orphans (possibly because of the growing number of orphans as a result of AIDS-related deaths), whilst CADEC/CARITAS provided inputs. The WAG trained communities on gender based violence and women's rights, and also mobilised savings groups. In 2001, four years before it introduced the ISaL project in the area, CARE began training youth on HIV and AIDS awareness, and also began a gardening project for youth.

7.3.2 Livelihood resources prior to the ISaL intervention

Access to essential natural capital, in the form of land, was the result of women moving to Ward 10. This land provided a resource which allowed women to grow food for consumption and for sale, and security of tenure. However, prior to ISaL, access to livelihood resources by Ward 10 communities was affected by shocks, trends and seasonality. These I summarise in Table 16. Although according to Scoones' (1998) that in discussing access to livelihood resources, one should consider sequencing, substitution, clustering, access, trade-offs, and trends, I have chosen to defer this more in-depth analysis to my discussion later in this chapter of the impact of ISaL on livelihood resources.

As can be seen from the Table 16, in 1983/4 when the first settlers moved into Ward 10, the

area experienced heavy rains and there were very good crop yields. This enabled the women to have enough food and excess to sell. They then formed groups and started savings and credit associations like ROSCAs and Mabharoni. Communities were thus enabled to access three forms of capital, the natural capital of available water and good climatic conditions for farming, social capital through membership and connectedness of people in groups, and financial capital through participation in savings and credit associations.

Then in 1985, CARE International set up an irrigation scheme which resulted in production of horticultural crops and off-season crops for business. This boosted access to financial capital through increased savings as a result of vegetable sales. Human capital was enhanced by access to financial and physical capital, since access to these motivated people and increased self-esteem, and nutrition was improved through increased income. Moreover, there was more interconnectedness (social capital) as women engaged in more savings because of income from vegetable sales.

In the 1992/3 season, communities were exposed to vulnerabilities because of the severe drought. The drought resulted in poor seasonal crop yield and loss of livestock which was a big setback to the agriculturally based economy. The result was severe malnutrition among children and children dropping out of school, as all available resources were directed to buying food. Women also stopped saving because there were no extra resources to save. This, of course, affected all capitals negatively.

Table 16: Impact of context on livelihood resources

Period	Happenings/ events	How livelihood resources (capitals) were affected				
		Financial capital	Human Capital	Natural capital	Physical capital	Social capital
1983/4	The area experienced heavy rains and there were very good crop yields. They had enough food and excess to sell. The women were getting to know each other in the new area, and they started getting into small groups of family and friends as well as forming savings and credit associations and Mabharoni.	Access to financial capital through savings and credit associations.	N/A	Access to natural capital through availability of water and good climatic conditions for farming.	N/A	Access to social capital through membership and connectedness of people in groups.
1985	An irrigation scheme was set up by CARE. These resulted in production of horticultural crops and off-season crops for business.	Access to financial capital through boosting savings from the sales of vegetables.	Human capital enhanced by access to financial physical capital. There was motivation and good self-esteem and good nutrition through increases in income.	N/A	Access to physical capital which enhanced access to financial capital.	More interconnectedness as women engaged more savings because of income from vegetable sales.
1992/3	Severe drought which resulted in poor seasonal crop yield and loss of livestock which was big setback on agriculturally based economy. There was severe malnutrition among children and some children dropped from as all available resources were directed to buying food. Women stopped savings schemes no extra resources to save.	Financial capital negatively affected by the loss access to natural capital.	Human capital negatively affected, children malnourished and dropped out of school. This was the result of access of natural capital.	Loss of access to natural capital which negatively affected access to financial and human capital.	Physical capital was also affected as the dam's water levels were low and pumping water for watering crops was becoming a challenge	Social capital was affected negatively as well as groups dissolved and people had time for getting into groups, they concentrated on how they could fend for their families through piece work from nearby farms.
1993/4	The area experienced average/normal rains. The communities had good yields although most was through hard labour as they had to use zero tillage since they lost draught power in the previous season. The yields were good and the sold their grain to the Grain Marketing Board. The irrigation perimeter became fully functional because there was enough water in the dam. Communities were food, nutrition and income secure. Women re-engaged in savings and credit groups. Children were enrolled back in school. Self-Help Development Foundation introduced savings by stamps. Towards the end	Access to financial services through savings and credit groups. This was enhanced by access to natural capital. More people started getting to groups for savings by stamps.	Human capital improved through improved health because of good food and nutrition. Investment in education and levels of motivation improved. Access the human capital was enhanced by access to natural and financial capital.	Access to natural capital through access to water and good climatic conditions.	Access to physical capital enhanced by access to natural capital. Irrigation perimeter fully functionally.	Re-engagement in saving and credit groups improved social capital as stated benefitting from the membership in this groups. Establishment of a burial society was evidence of deep care and compassion.

Period	Happenings/ events	How livelihood resources (capitals) were affected				
		Financial capital	Human Capital	Natural capital	Physical capital	Social capital
	of 1994 the women spearheaded the formation of the burial society as a response to high death rates cause by AIDS.					
1999	Two development organisations moved into the area Caritas, then the Catholic Development Commission (CADEC) and Women Action Group (WAG). Caritas introduced pre-schools programme and they trained preschool teachers, they also did skills training in collaboration with vocational training centres and mobilised savings group through Catholic women's desk. WAG trained communities on Gender Based Violence and women's rights.	More community members had access to financial capital through mobilisation of savings groups.	Human capital was enhanced through training local people on as pre-school teacher and the communities sending their children to the pre-school as well as communities acquiring knowledge on Gender Based Violence and Women's rights.	N/A	N/A	Enhanced social capital as more women formed more savings groups.
2000	Cyclone Eline Heavy rains fell, buildings and bridges were washed away. People were killed. Livestock was swept away. Crops were waterlogged and destroyed. Some children stopped going to school.	Financial capital negatively affected by affected natural capital. All savings directed towards construction of houses and buying food.	Human capital was affected, no investment in education. People not happy and full of stress.	Loss of natural capital due to the unfavourable climate conditions	Physical capital destroyed	Social capital affected to some extent. The burial society remained. Savings association that also serve to provide support was stopped.

However, the 1993/94 period saw some recovery. The area experienced average to normal rains and good yields (i.e. enhanced natural capital). Surplus grain was sold to the Grain Marketing Board (increasing financial capital). The irrigation perimeter became fully functional because there was enough water in the dam (improved physical capital). Communities were food, nutrition and income secure, and children were enrolled back in schools (human capital). Women re-engaged in savings and credit groups (social capital). The Self-Help Development Foundation introduced savings by stamps (enhancing financial capital). Towards the end of 1994, the women spearheaded the formation of the burial society as a response to high death rates caused by AIDS. The improved natural capital thus enhanced physical, financial, human and social capital.

As discussed, in 1999 a number of development organisations moved into the area, enhancing human capital through skills training related to preschool teaching, vocational skills, and women's rights. Financial capital was improved through the mobilisation of savings groups. However, this period of recovery was followed by Cyclone Eline in 2000. The cyclone destroyed physical capital and negatively affected natural, financial and human capital once again.

7.3.3 Transforming structures and processes prior to the ISaL intervention

The DFID (1999) notes that transforming structures and processes effectively determine access to various types of capital and the terms of exchange between them, and thus shape livelihood strategies and the returns on these. At national level, the study revealed that the government played a key role in enabling the research participants and the community at large to have access to land (i.e. natural capital) through the land reform programme of 1983, which led to the establishment of Ward 10, and thus greatly affected their livelihoods. This was articulated in the community River of Life, focus group discussions and in the individual interviews. Some of the early settlers, Rosemary Dube (1989) and Ronica Chibanda (1987), both spoke about how they had believed their lives would be changed for the better by the move. Gertrude Moyo moved to the area later (2000), but also expressed appreciation of the land when she said, "The place is fertile, and we were allocated bigger pieces of land". Local traditional leaders, as part of the transforming structures, continue to play an important role in the allocation of land, as is clear from Sibongile Ncube's statement, "The kraal head finally gave us a piece of land and we built two round huts". She had moved to the area in 2009.

Secure access to land gave the participants a sense of security. It enhanced the women's self-

esteem (human capital) and enabled them to have access to physical capital because they were able build their houses. Some of them had been staying with their parents and had remained ‘children’ (in terms of local cultural norms), even though they were adults, because they could not become independent and make choices about their lives. Such was the case with Rosemary Dube, Ronica Chibanda and Sibongile Ncube. Rosemary Dube said, “My husband comes from Nyajena area, but we never built our own home there. Every time we visited home; we were going to the in-laws... We were very happy that [in Ward 10] we were going to have our own homestead and accumulate our own assets.” Ronica Chibanda, a former participant who is married to a foreign husband, finally settled in Ward 10 permanently after staying in different places.

Despite the benefits that the women derived from the land reform programme, the government is blamed for the ongoing economic and political instability in Zimbabwe because it allowed illegal land redistribution by the war veterans (Focus Group Discussion, River of Life, 2015). However, the government was also cited as providing food assistance during times of drought, and loans (financial capital) to women. One of the recipients of these loans is Sibongile Ncube, which she used for illegal moneylending. As discussed in Chapter Two, in terms of Zimbabwean law, usury is illegal; but in practice, there is very little that policymakers do about it because it happens at community level, and thus, largely falls under the control of traditional leaders. Traditional leaders discourage the practice because of the potential for conflict, and because, as one of the women during the focus group discussion said, the traditional leaders say “*Chimbadzo chinohunza urombo munharaunda*” (the practice of illegal moneylending brings poverty in the community). In some instances when people have serious disputes, particularly when it involves the lender taking property from the borrower, the Zimbabwe Republic Police may become involved (Focus Group Discussion, 2015). However, this happens rarely, as all problems are normally solved by traditional leaders. As Sibongile Ncube’s example shows (and the fact that other participants engage in the practice, sometimes using the ISaL money as capital), access to financial capital made available through structures and processes, frequently actually enable usury.

As discussed in Chapter Two, there are structures and processes in Zimbabwe which specifically relate to the microfinance landscape. However, the policy is now ten years old, and may need revision. The microfinance policy mainly regulates the operations of the microfinance institutions (MFIs) engaging in moneylending and collection of deposits. However, it is silent on savings and lending associations (Reserve Bank of Zimbabwe, 2008).

The information from the FGDs, the River of Life and the individual interviews revealed that there is a long history of micro-finance activities in the area. (This was dealt with in detail, in Chapter Five.)

As transforming structures, NGOs have also played an important role in education and skills development (human capital). They have provided technical and business skills that enhance access to financial capital. But transforming structures and processes also include less tangible factors such as cultural norms. Cultural issues were much talked about by the women, in both positive and negative terms. In relation to positive cultural aspects, the participants, particularly those who had lost parents when they were very young, spoke about the value of the extended family; many of them were cared for by extended family (although as has been seen their experiences were not all necessarily good) because of the high level of parental death or displacement when they were young. Cultural norms encourage the whole family, core and extended, to live together. Thus, staying with one's parents or in-laws is common practice in the Zimbabwean culture. When a man gets married, he stays with his parents until the time when it is believed he is old enough to build his own homestead. The whole idea is that the family should live together and share whatever they have. In the meantime the man would learn how to be a good husband and father from his father and the wife would learn from her mother-in-law. In the process, the daughter-in-law would be expected to take good care of her mother-in-law and other members of the in-law family in the same household. Much of this practice can be seen as an expression of African humanism or Ubuntu, which argues that each individual's humanity is expressed in relation to others (Mabovula, 2011): A person is a person through other persons; "None of us comes to the world fully informed. We would not know how to think or walk, speak or behave as human beings..." (ibid, p. 25). It also allows some reproductive roles to be carried out within the family. The elderly in-laws can help with childcare while other younger members concentrate on other reproductive and productive roles. These practices enhance social and human capital, and can lessen the effects of a lack of financial capital. However, the expected love, respect and dignity in that family sometimes remains an ideal. Sometimes, staying together can cause tension between the mother-in-law and daughter-in-law because they may both want to make decisions. This can also be caused by differences in values and character.

The role played by siblings (mostly girls) in looking after younger siblings or fending for other members of the family was also spoken about by participants. Sibongile Ncube, for example, left school in Grade 7 because her parents had financial challenges and she went to live with

her elder sister who was staying in Masvingo town. Edina Save, also left school in Grade 7 because her father died and her mother could not afford to pay fees, and went to work to support her mother and siblings. Temi Gudo was supported by her brother through her secondary education after he started working. Ronica Chibanda spoke about her elder sister having to parent her and her siblings because both parents stayed in town: “My elder sister who was the first born in our family played the role of mother. But she was only six years older than me. She was also a child”. Thus, whilst this cultural norm ensured some level of care and support, often through increasing financial capital, it also had negative impacts.

Many negative cultural aspects related to patriarchy. One clear example was the issue of the education of the girl child not being seen as important. Omega Mugadza, despite her intelligence, dropped out of school when her grandmother died. She narrated: “Like I said I only went up to Grade 5 and dropped from school because my grandmother had died, and no one cared for me. I was very intelligent at school. I came first all the time such that when I dropped the school headmaster came looking for me because they wanted to support me, but my uncles refused”. Gertrude Moyo, Edina Save, Ronica Chibanda, Nomathemba Gumbo and Sonia Siziba all left school early because they were girls. This clearly has a direct impact on human capital, and potentially, on financial capital. Another clear example of how patriarchy operates in relatively negative ways (although the women spoke about this differently) is polygamy, discussed in some detail in Chapter Six. Patriarchy, often operating in ways that undermine the ability of women to make decisions and choices, was also evident in the women’s stories. Edina Save spoke of being forced by her husband to live in the same homestead with her husband’s elder wife, although it was not her choice. The negative effect of the patriarchal system is also seen in Omega Mugadza’s story. She moved to Ward 10 to join her mother, soon after her husband’s death, because her in-laws did not want her to stay with them. She now has access to land, but no ownership, because her half-brothers inherited ownership of her mother’s homestead and piece of land by the virtue of being males. These practices thus profoundly affected Omega’s access to natural capital, and consequently, her livelihood.

7.3.4 Livelihood activities, portfolios and strategies prior to the ISaL intervention

In this section, I look at the livelihoods of women in Ward 10 before the intervention by CARE International. From the SLF perspective, people engage in different activities to create a livelihood. Sometimes, one key activity may largely constitute a livelihood, but often

livelihoods will be put together in portfolios. The strategies are the various choices that people make in order to improve their livelihoods, productive activities, investment strategies, and reproductive choices related to caring responsibilities or household maintenance (DFID, 1999). In rural areas in particular, these may be on-farm and off-farm activities (including intensification/extensification), education, migration, and diversification.

Before CARE moved into Ward 10 with its interventions, the women were already engaged in a varied number of livelihood activities. A key individual livelihood activity for the research participants was farming. Farming was very much linked to natural capital, that is, access and ownership of land. In this study, it was mainly for subsistence and horticulture (although there was some stock farming); for some, it was also an income generating activity in that they sold what they produced. A number of other income generating activities were also engaged in by the women such as vending, dress making, domestic work, baking and piecework (doing a specific piece of work/task for short time and getting paid, e.g. weeding, laundry), and usury. Vending was the most common income generating activity, especially selling vegetables and second-hand clothes. Selling vegetables was common because of the irrigation scheme where most of the members grew vegetables. Sewing was also common; as is clear from their stories, having access to a sewing machine allowed women to start this activity even without capital to buy material. Two other income generating activities were building kitchen shelves for other members of the community and doughnut making. Important to note is that these income generating activities were part of these women's lives because they had learned the practical skills needed, either as part of growing up in a rural area (farming), or in school (sewing and baking), or from family members (vending); but it was also because they accessed the necessary resources. Whilst savings and loans also constitute a livelihood activity, it is primarily linked to helping the women to cope with stresses and shocks, and I thus chose to discuss it when considering the women's livelihood strategies in specific detail, and according to Scoones' strategy clusters.

Within the sustainable livelihoods framework, Scoones (1998) identified three clusters of strategies, namely agricultural intensification/extensification, diversification and migration; Chambers and Conway (1991) included education. Moreover, Scoones (1998) asserts that an analysis of livelihood strategies can be done at various levels: individual, household, village, regional and national. In this study, the analysis was done at both individual and household levels, as indicated in the following discussion. The data reveal that the women used a number of individual and collective strategies to improve their livelihood outcomes and tried to secure

their livelihoods from seasonality, stresses and shocks. The discussion focuses on the key sustainability relationship of independence gained through migrancy and acquisition of land tenure/ownership.

From among Scoones' clusters, migrancy was a common initial strategy for most the research participants. Whilst not all of the participants moved to Ward 10 (some were born there), those who migrated to the area did so mainly for reasons related to access to natural capital, that is, ownership of land. Access to natural capital would allow them to carry out different livelihood activities which would lead to access to other livelihood resources and thus improve the livelihood outcomes. Although all the livelihood resources seem to have been equally important for the women, highly valued was access to fertile land for crop production through subsistence farming, as was articulated strongly in the community River of Life, FGDs, and individual interviews. Whilst access to land was such an important livelihood resource, perhaps more significant, was the fact that participants gained independence through migrancy and land ownership. This is clear from Rosemary Dube's statement: "We were very happy that we were going to have our own homestead and accumulate our own assets". Another woman testified that:

We moved to this area in 1999. Before staying here, we were staying at my husband's original home. We moved here because we wanted a bigger space for farming and we also wanted to have our own land. When we were staying at the in-law's homestead there was no independence. (Edina Save, practising participant, 2015)

As was discussed earlier, the cultural convention of staying with the in-laws is a strong one in Zimbabwe – and can be seen as a way of building social and human capital and mitigating against a lack of financial capital (and thus, in a sense, a livelihood strategy in itself). However, the women's stories suggest that independence is valued, perhaps more than the livelihood security of staying with the in-laws. Sibongile Ncube's story reveals the importance of land, as both a livelihood resource and a way of gaining independence:

We stayed there [looking after Mr Mapiko's homestead as domestic workers] for three months and left because my husband wanted us to have our own homestead. Someone had told us that in Ward 10 the kraal head was nice and we might be lucky and get a piece of land to build our home. So, we left, and my husband got a job in some homestead here in Ward 10. We did not stay for long again because my husband wanted us to have our own home, not to be domestic workers... We stayed there for close to a

year, but we did not plant anything because we were afraid of losing crops in case we were finally evicted... The kraal head finally gave us a piece of land and we built two round huts. (Sibongile Ncube, practising participant)

This story shows the importance of migrancy as a livelihood strategy for improving livelihood outcomes through accessing one particular livelihood resource/capital (natural capital), which then affects access to other kinds of capital and other kinds of livelihood activities. Only once the family had secure tenure did they then invest in physical capital (i.e. building shelter as a livelihood activity), and in farming as a livelihood activity, to get food – natural capital, because it is grown – and potentially financial capital, if they sold what they grew.

Ronica Chibanda's story, a former participant who is married to a non-Zimbabwean, also shows a similar pattern. Ronica finally settled in Ward 10 permanently after a period of migrating to several different places:

When we married, we went to settle in Gutu district for a short while. In 1984 we then moved into Masvingo District and lived at the Nemanwa growth point because my husband still wanted to do his tailoring business. In 1987 there was talk of resettlement areas. Then my husband went to the Ministry of Lands and registered to be considered for a piece of land. We then came to build our home in this area in 1987. I and the kids moved to stay here while my husband was coming weekends and holidays only. He continued sewing at the growth point. The year we arrived it was already too late for us to start clearing the land and start planting crops, so we were given food assistance by the government. This helped a lot because life was going to be difficult without food since we were directing all our resources towards building our home. We cleared our land and ploughed for the 1988/89 season. We had heavy rains that year and we got a lot of food.

In this story, migrancy is revealed as a clear strategy to improve livelihood outcomes, whilst not undermining existing livelihood activities.

There were some participants (such as Omega Mugadza) who had access to land, but no ownership – in other words, their access to this important capital was not secure. As can be seen from the stories, and stated earlier, access to land enhanced access to other kinds of capital: financial, social, human and physical; and thus, a lack of security or tenure threatens to both prevent access to these, and potentially undermine them.

Other women's stories show examples of migrancy, both before and after moving to Ward 10. However, it is also evident that their children continue to use this strategy. For example, a number have moved to urban areas, or even to neighbouring South Africa. Although Edina Save's migrancy had positive outcomes for her, she sounded very sad that her son had made the choice to migrate to South Africa to seek employment. She did not feel this had been a particularly successful strategy, since he had not managed to get a good job there.

Scoones' strategy of diversification was also evident in some of the stories, in that a number of participants expanded the livelihood activities they were involved in, engaging, for example, in other income generating activities besides subsistence farming. Sibongile Ncube (practising participant), on the other hand, appears to have chosen specialisation in her vending business rather than diversification. Significantly, she also played an important role in educating others in the vending business and forming a community of practice in that area:

I continued selling even when I was pregnant with my second child. After the birth of my child, I started vending in Masvingo Central Business District where business was good, but the police were a problem. However, I used to tell people that behind policemen there is money, so I will continue selling in town. I was only arrested once, ever since I have been selling. I was selling green vegetables, carrots, beans and green maize. I also taught two fellow vendors to sell in the Central Business District. I was inviting them to come with me then we would move together. So, they copied the way I was talking to customers when we got to the offices. And I also taught them to check if the policemen were walking around. If so, you hid your things in one of the offices where your regular customers work. Now these women sell independently, and they are also members of other saving clubs. What is common among us now is the different things we are doing together as neighbours who are vendors. It's six of us every day who contribute towards our groceries. We eat very well as vendors. As for me, every day after selling I buy one loaf of bread and meat for two or three dollars which is enough for us as a family of four with one or two visitors sometimes.

Sibongile's livelihood activities show evidence of improving her human capital through acquiring technical and business skills (human capital). This, in turn, allowed her to increase her financial capital, and thus improve her livelihood outcomes (increased income and greater food security).

As a strategy, Sibongile built her human capital primarily from experience through informal

learning. However, non-formal or formal education was a specific strategy for improving the livelihoods and livelihood outcomes for many of the other participants. This education was often in the form of skills development offered by NGOs working in the area, such as CARE (running other development programmes at this stage), CARITAS, SHDF, Rural Unity for Development Organisation (RUDO), and the Women's Action Group (Focus Group, 2015). They enhanced access to human capital, which also enhanced access to other kinds of capital. Temi Gudo, for example, attended a bread making course offered by SHDF, one of many local courses run by NGOs:

I also bake scones and queen cakes for sale. When Self Help Development Foundation came training people on bread making, I also attended the course. This is why you can see that oven outside there. We were also taught how to build the ovens. I don't bake bread for sale, I just bake for home use. But I do prepare cream doughnuts that I give my daughter at the vocational college to go and sell to students and teachers.

Edina Save and Gertrude Moyo attended part-time practical courses at local schools. This increased their human capital in terms of skills, and in building their confidence in whatever income-generation activities they were engaged in. When she was still in Chipinge, Omega Mugadza was part of a garden project supported by World Vision, and she received training in honey making by TSURO and training in HIV and AIDS by FACT. The training provided by NGOs built human capital by providing the women with financial and technical skills which enhanced their access to financial capital; and because the NGOs used group methodology, the women's social capital was also built.

Turning to the central livelihood strategy of engaging in savings, this was encouraged by different NGOs that had a presence in Ward 10 before the introduction of the ISaL project by CARE. As discussed in Chapter Two, access to formal financial services is a challenge for the rural poor because of their remoteness, and also on occasion because of their failure to meet the requirements of the formal sector (Newman, 2014). An NGO that tried to address this challenge in the period before CARE's ISaL intervention is Self Help Development Foundation (SHDF), which mobilised savings in conjunction with the Post Office Saving Bank (POSB). According to the focus group participants, SHDF was one of the first NGOs to enter Ward 10, promoting savings at community level. Their savings methodology was called 'savings by stamps' by the people, because SHDF collected money from people who were interested in saving and gave them stamps that they would stick into the books they were given as evidence

that they had paid:

In 1993, Self Help Development Foundation came to this area and introduced a programme to save money using stamps. They were visiting once every month end collecting money and giving us stamps that reflected the amount of money you have saved as an individual. When you wanted to withdraw you would do that at the post office. (Ronica Chibanda, former participant, 2015)

When withdrawing money, one needed to go to the bank oneself with one's National Identity card. This was done so as to protect our money, because if you lost your bag with your National Identity card, anyone could take your money. So, you produced your book with stamps and your National Identity card and told the teller how much you wanted to withdraw, then the teller would put a date stamp on the stamps equivalent to the money you took. You would sign for the money and get your money back. Even if you wanted the whole amount, they gave you and you would start again when the SHDF people came to sell the stamps. (Gertrude Moyo, practising participant, 2015)

Many of the normal banking requirements that frequently exclude the poor were set aside. When one opens an account with a banking institution in Zimbabwe, one must have the following: a certified copy of an identity card, two passport-size photographs, and proof of residence or a letter from a community leader such as a councillor or chief. Sometimes it would take days before the account could finally be opened because of literacy levels and the long application process. There is also a minimum deposit for an opening account. Although it requires very little money, people could not afford even that. Furthermore, regular savings with the POSB meant going into town regularly to deposit or getting a reliable person to go to town to make the deposit for you. The SHDF programme overcame these obstacles, and thus facilitated access to banking services offered by the POSB. Big financial institutions tend to exclude the poor; in this case, an NGO came in to close that gap (Rabobank, 2010).

The women showed a lot of appreciation of this service provided by SHDF:

This gave us an opportunity to save little monies that we had. We were also able to save more money after harvesting and selling. This helped me a lot because when I made my first withdrawal, I bought a cultivator. Saving money at home is not easy. And it's good that they had stamps of any money denominations. There was nothing like 'small' money. The stamps were 5c, 10c, 20c, 50c and \$1 and every time you saved something and strove for more. (Ronica Chibanda, former participant, 2015).

Gertrude and Ronica are the oldest members of the group and they have shown keen interest in doing economic empowerment projects. Their involvement in the SHDF scheme shows how the women acted to protect themselves from the risks of the vulnerability context; and it shows how they used this financial capital to invest in physical capital to intensify their agricultural production so the financial capital created the possibility of new livelihood strategies to enhance livelihood outcomes. The technical skills training to the women SHDF provided enabled them to engage in different income generating projects, and thus generate more money to invest in savings to improve livelihood outcomes and help them cope with stresses and shocks. It is evident, then, that women have always had an important role to play in the maintenance of households despite being disadvantaged by their lack of access to financial services and educational opportunities (Ahiawodzi & Adade, 2012; Hadi et al., 2015; Selome & Tshuma, 2014).

Clearly, whilst women engaged in individual savings, collective savings became an important livelihood strategy even before the ISaL intervention. Among these, the most common was different kinds of ROSCAs for assets and for financial benefits. The ROSCAs have existed since time immemorial. They provide an alternative solution based on pooling resources with a broad group of neighbours and friends and are the most common and the oldest method of mobilising resources in developing economies (Armendariz & Morduch, 2015; Gugerty, 2007). The women realised the importance of coming together to pool their resources in order to improve their livelihoods and help them cope with seasonality, stresses and shocks, as Scoones (1998) has argued. Collective savings helped the women buy basic items such as kitchen utensils, farming implements and the like, as well as household groceries, thus giving them access to additional resources to improve their livelihoods; but these savings also helped them cope with important seasonal expenses such as school fees:

I am one of the first members of the group who moved to this area in 1983. In 1994 we had lots of rain, good harvests and plenty of food. We decided to come together as six women and started to buy each other household goods on rotating basis [ROSCA model]. We started with three-legged pots so each person would have six three-legged pots. We bought a lot of things and we ended up giving each other money. Now we are doing groceries (Rosemary Dube, practising participant, 2015).

What lifted me is these rounds. They helped me raise money for school fees, to buy kitchen utensils and blankets. Now we are buying groceries. In the past we used to buy

groceries every month then share at the end of six months and start again. Now we contribute and lend the money to group members and we buy groceries at the end of six months and we buy more. We have our own CARE now. (Edina Save, practising participant, 2015)

When we started with the cash baron type of savings association, we were seven in number. This type of saving is done by members setting a goal on what they want to do and doing it. We started by making tea and selling tea with bread spread with margarine and jam. All the tea had to be bought at a fixed price. The customers would be members and their friends. We would vary the products to include soft drinks. (Gertrude Moyo, practising participant, 2015)

Another collective initiative was the formation of a burial society, a mechanism to specifically help with the financial strain of death in family – a shock which was increasingly likely with the advent of AIDS. The burial society still exists and is open to all members of the community:

We started our burial society sometime back when HIV and AIDS was at its peak of killing people. When we started, we were six and I was one of the first members. With time, people started to join. Now members of our group are burial society members. There are also other people who are members but who do not do ISaL. So, when one dies or loses a family member, the family is assisted with a coffin, and food items worth 100 US dollars. Members help with cooking and providing water and firewood and they mobilise utensils to use at the funeral. (Rosemary Dube, practising participant, 2015)

All ISaL members, even those who have dropped out, are members of the burial society (Focus Group Discussion, 2015; Interviews with women). It is one buffer people can use to cope with shocks and stresses, as Scoones (1998, p. 10) describes:

A range of options exist... livelihood resources may be accumulated so that reserves and buffers are created for times when stresses and shocks are felt; activities associated with livelihoods strategies may be spread over space or over time, such that a particular risk... does not affect all livelihood activities; the mix of activities may be changed to reduce the covariance among different sources of stress or shock; risk pooling options may be employed through various forms of insurance or consumption smoothing, so the effects of shocks or stress are ameliorated; and, finally, the overall resilience of the system may be enhanced such that the impacts of stresses and shocks are less dramatically felt.

The savings groups and burial society are strategies which show three of these features: they allow the accumulation of reserves; they allow for the diversification of livelihood activities by providing the financial capital necessary to invest in a new livelihood activity; and they constitute a risk pooling option.

However, whilst the savings and insurance groups helped women gain access to a range of capitals, thus improving their livelihood outcomes and enabling them to cope with shocks, stresses and seasonality, I would argue that such groups also demonstrate how important collectiveness and interdependence (i.e. social capital) are for Africans. The establishment of a burial society is clear testimony to the collectiveness and compassion in African Humanism – the burial society does not simply award a lump sum to help members cope with the financial cost of death and burial; it guarantees the other members will be there to help in a time of great need. Compassion illustrates the quality of understanding of the other's problems and the urge to help. Mbigi (1997) argues that while Africans are growing up, one of the important things they learn is that they are all interconnected and only by sharing and giving can they eventually receive. This is a communal lifestyle, and it is love. Similarly, Broodryk, cited in Sigger et al. (2010), demonstrates this when he says sorrows shared is half sorrow. Thus, people have to practise sincere sympathy with others and this personal understanding and caring will eventually lead to the feeling of belonging to the whole community. Poovan et al. (2006) also note that compassion is about a deep caring and understanding of each other. They express compassion as a “human quality of understanding the dilemma of others and wanting to help them” (p. 18). During hard times community members share the burden and people are encouraged to talk to others and share both their exciting experiences and their bad ones. From an early age, Africans are socialised so that there is interconnectedness within the community and that people belong to a larger community (ibid). This encourages collectivism, best explained by Mbigi's ‘finger theory’, which Poovan et al. (2006), citing Mbigi and Maree, contend is illuminated by the African proverb “a thumb, although it is strong, cannot kill aphids on its own”. In other words, it would require the collective cooperation of other fingers. Two lessons are explained by the proverb, the first is that,

the fingers can be seen as individual persons who act together in a collective manner in order to achieve a certain goal. Secondly, the fingers represent key values that are necessary to form and maintain a collective culture. (ibid, p. 18)

In Zimbabwe, this proverb occurs in both IsiNdebele, ‘*Isithupa esisodwa kasibulali ntwala*’

and in ChiShona, ‘*Chara chimwe hachipwanyi inda*’. The English translation of both proverbs is ‘one thumb will not kill a louse’.

Some of the participants are involved in other far more individualistic kinds of insurance schemes, and which do not show the kind of collectivism and humanism of the burial society. These schemes are offered by more formal organisations such as First Mutual Life Assurance, which provides funeral policies to individuals through a group. In this case, each individual contributes one dollar a month as long as they live. The minimum number of members per group is fifty. Cover for additional members is also one dollar. In the event of the death of a covered member, the family would be given \$600, to cover funeral expenses. Another organisation that provides funeral services is Nyaradzo, which uses the same principle but at \$500 per individual member and covers all the family members. They provide a casket, hearse and money for groceries. A funeral policy is a life-long policy; it does not mature. It is paid for until the policy holder dies. One research participant, Rosemary Dube, was very proud of being a policy holder, and she boasted “at my funeral all I need is people to sing and dance, everything will be catered for, I have prepared for my funeral.”

7.3.5 Livelihood outcomes prior to the ISaL intervention

Livelihood outcomes are the achievements or outputs of the livelihood strategies (see Figure 23). Some of the outcomes are increased income, increased well-being and food security at household level, reduced vulnerability and sustainable use of natural resources. In assessing livelihood outcomes, Scoones (1998) proposes using a number of indicators which he notes are related to the definition of sustainable livelihoods. I consider these indicators in detail in considering the impact on livelihood outcomes of the CARE ISaL intervention itself.

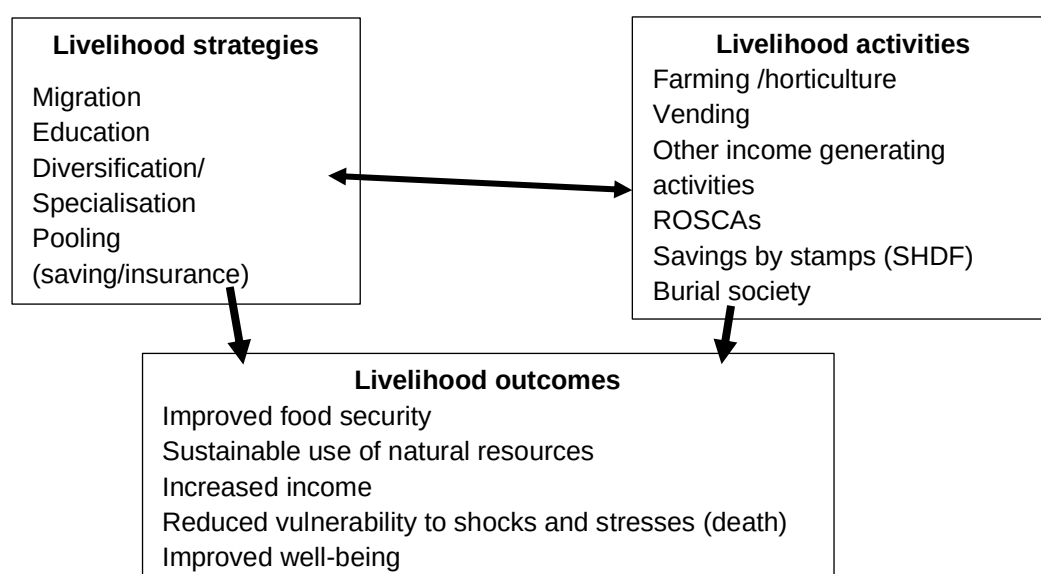


Figure 23: Livelihood strategies, activities and outcomes

As already discussed, the women were engaged in different activities and strategies before CARE introduced the ISaL project aimed at improving their livelihood outcomes. From the women's stories it is evident that settling in Ward 10 improved food security, because it provided access to fertile land for growing food and surplus for sale which increased income. It encouraged investment in physical capital such as houses, providing shelter. The sustainable use of natural resources was enhanced by the installation of the irrigation perimeter by CARE, which, in turn, improved food security and increased income. The improved livelihood outcomes allowed women to start, or participate in, the various savings schemes. However, despite the strategies used by the women, it is evident from the contextual analysis that they remained vulnerable to seasonality, shocks and stresses. Women attempted to deal with these in various ways, for example, by forming a burial society; but also by using savings for consumption when necessary. This was articulated in both the focus group discussions and the individual interviews.

7.4 SLF ANALYSIS OF WOMEN'S LIVELIHOODS AFTER THE ISaL INTERVENTION

For those working within a SLF, the point of any intervention is to enhance livelihood outcomes so that they become more sustainable. Chambers and Conway (1991) assert that a livelihood is sustainable when "it can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets and provide sustainable livelihood opportunities for the next generation" (p. 6). Part of this capability is clearly related to being able to cope with the vulnerability context; and thus, in the following section context in the period after the introduction of the ISaL intervention by CARE is considered, before addressing the role of transforming structures and processes. Most particularly, ISaL intervention is focused on.

7.4.1 Vulnerability context during the time of the ISaL intervention

Earlier in the text, I considered the vulnerability context of Ward 10 prior to CARE's ISaL intervention in 2005, showing how it was characterised by natural events which impacted negatively on the community, including drought, cyclone, and the HIV and AIDS pandemic. The data also show a number of interventions in the area by organisations, such as CARE's irrigation project. The post-2005 period shows a similar pattern of both natural events and interventions by various organisations.

Two years after the introduction of the ISaL in 2005, a number of things happened in Ward 10 which affected the livelihoods of the women. Whilst a number of these were related to natural

events, many were not. Zimbabwe experienced a serious economic depression in 2007/8 in which the Zimbabwean dollar lost value against major currencies at unprecedented levels. From the FGDs and River of Life, it is clear that the years 2007/8 were particularly difficult for the people of Ward 10. There was an acute shortage of basic commodities in the shops. Teachers abandoned schools and they were closed. A lot of people left the country to seek employment in the neighbouring countries, mostly in South Africa. The health system collapsed, and hospitals did not have basic drugs for chronic illnesses and even basic medication like painkillers. Many people were unwell, and some died. This all happened two years after CARE had introduced the ISaL project and affected the participation of women in the ISaL group, with some abandoning the model because of inflation, and some members dropping out. Savings continued mainly for acquisition of household assets.

In 2009, the Zimbabwean economy was dollarized. Inflation reduced in the country. Basic commodities started being available again. A Government of National Unity of the two major political parties was created. The ISaL model was resuscitated and the group started practising saving and lending again because of the stable currency. The school system went back to normal.

In 2008, the area irrigation pump broke down. Most communities, including members of Tabudirira group, were affected negatively by the breakdown, as they depended on horticulture for income and food production. Some members had to drop out of the ISaL group because they could not raise money for the savings and repayment of loans. CARE International only repaired the pump in 2011, but still no community-based water fund was established. This was an unsustainable way of implementing development projects.

While attempting to recover from the setbacks, there was another drought which lasted for more than two years, from the 2009/10 season until 2012. After a one-year break in 2014/2015, there was yet another drought.

It is evident from this discussion that the context has continued to be one of shock and stresses and it has impacted on women's access to livelihood resources and financial capital, over years, as can be seen in Table 17.

Table 17: Impact of context on access to livelihood resources

Period	What happened	How access to livelihood resources were affected				
		Financial capital	Human Capital	Natural capital	Physical capital	Social capital
2005	Introduction of CARE ISaL project.	Access to financial capital through savings.	Human capital enhanced through training and gaining knowledge on how to run savings and lending groups as well as skills training.	Not affected negatively.	Not affected negatively.	Social capital enhanced as group further got into new commitments for the new initiative.
2007/8 Zimbabwe Economic Depression	Zimbabwe experienced a serious economic depression. The Zimbabwe dollar lost value against major currencies to in unprecedented levels. There was an acute shortage of basic commodities in the shops. Teachers abandoned schools and schools were closed. A lot of people left the country to seek employment in the neighbouring countries, mostly South Africa. The Health system collapsed, hospitals did not have basic drugs for chronic illnesses and even painkillers. A lot of people were unwell, and some died.	Loss of access to financial capital which was caused by poor government fiscal and foreign policy.	Loss of access to human capital because of poor health conditions and poor provision of education. Very low motivation.			Social capital remained as the group continued acquisition for assets and burial society.
	Breakdown of irrigation pump. Most communities including members of Tabudirira group were negatively affected by the breakdown as they depended on horticulture irrigation for income. Some members had to drop from the ISaL group because they could not raise money for the savings and repayment of loans.	Access to financial capital was affected by lack of access to physical capital which was important for the women who got an income from selling vegetables.	Human capital affected because no full participation in savings groups which resulted in other members dropping from the group. This affected self-esteem and motivation.	Limited access to natural capital because of the breakdown of the irrigation pump.	Access to physical capital affected by the breakdown of the irrigation pump. This affected access to financial capital.	Social capital remained as members who stopped practising ISaL remained members through the burial society and some joined other groups practising different microfinance models.

Period	What happened	How access to livelihood resources were affected				
		Financial capital	Human Capital	Natural capital	Physical capital	Social capital
2009	Dollarisation of the Zimbabwean economy. Inflation reduced in the country. Basic commodities started being available. There was a Government of National Unity with the two major political parties. ISaL model was resuscitated and the group started practising saving and lending again because of the stable currency. The school system went back to normal.	Access to financial capital improved because of improvements by the transforming structures and processes.	Human capital was re-enforced through people regaining their confidence and motivation in engaging in different economic strengthening activities and sending their children back to school. Multiple membership enhances learning and practice for economic empowerment for Tabudirira group members and other members of the community.	Natural capital still not fully utilised	No access to physical capital.	Access to social capital is enhanced by access to financial capital as the groups were now able to practice ISaL and engage in other microfinance models of microfinance.
2010–12	Severe drought that stretched for three years. While the dollarisation brought a lot joy and hope to the people of ward 10, the 2008/9 agricultural season was bad and it stretched up to the end of 2012. Livestock died; some people had to sell their assets to buy food. Children dropped out of school. There were no yields at all. Some NGOs ended giving food Aid through general food ration. CARE International was one organisation that provided relief aid.	Access to financial capital was affected to some extent by lack of natural capital. Some group members had to drop out of the ISaL since they had directed their money to buying food.	Human capital affected by loss of natural capital	No access to natural capital due to poor climatic conditions	No access to physical capital	Social capital not largely affected; groups remained intact with a few drop outs
2014/15	Poor rainfall leading to another drought. This time people had developed means of coping during the drought, though there were negative effects on savings groups but children continued going to school.	Access to financial capital not affected	Human capital not affected	Access to natural capital affected due to the climate change	Still no access to physical capital	Social capital remained unchanged.

Period	What happened	How access to livelihood resources were affected				
		Financial capital	Human Capital	Natural capital	Physical capital	Social capital
	The reason could be use of the US dollar as the main currency as well as other stronger currencies.					

Women's ability to participate in savings, including the ISaL group, was severely affected by some of the contextual events. The ISaL intervention itself was intended to help women to cope with the vulnerability context – one of the livelihood outcomes any SLA intervention seeks to achieve. This initial analysis suggests that the ISaL intervention was not able to ensure the women would not be vulnerable; but a deeper analysis is required.

7.4.2 Transforming structures and processes at the time of the ISaL intervention

Transforming structures and processes occur at different levels, from global to household and involve both tangible and less tangible institutions and policies. They impact on access to various types of capital and the terms of exchange between them, and thus shape livelihood activities and strategies. Clearly, a key example is the 2007/8 economic depression. The depression was, and still is, said to be attributable to poor fiscal management and foreign policy. This caused much turbulence in the country, which culminated in a Government of National Unity in 2009, in which the cabinet ministers were chosen from the two major political parties. The depression affected access to a range of resources, including human (education and health system collapse, sharp increases in food prices and food scarcity) and financial (dramatic inflation); this was improved by government intervention in the form of the dollarisation of the economy.

At a more local level, NGOs continue to operate as key structures, including in the microfinance sector. Prior to the CARE ISaL intervention in 2005, according to the River of Life, focus group discussions and interviews, several NGOs operated in Ward 10; and continued to do so after 2005. As discussed in Chapter Two, in Zimbabwe NGOs are classified as first, second and third generation (NANGO, 2010); and it is evident that all three NGO categories existed in the area. CARE International can be classified as a second-generation NGO because of its deliberate focus on livelihood promotion. When needs be, CARE also does the work of first generation NGOs (livelihood protection and provision). The CARE ISaL programme reflects the role played by transforming structures in the organisation of the financial sector in developing countries. The semi-formal financial sector is generally unsupervised by the formal financial authorities and may not even be licensed. Among the main examples are credit unions, NGOs and microfinance institutions (Beck, Demrguc & Horohon, 2009; Jeuken, 2010; Rabobank, 2010). Obviously, these kinds of institutions and interventions are intended to increase access to financial capital; but less obvious is the

important role they play in facilitating access to human and social capital.

In most facilitating agencies or NGOs, capacity building is achieved by the provision of community-based facilitators; this is a system of purposeful replication of groups built into their methodologies (Ledgerwood, 2013). These facilitators carry different names depending on the agency or NGO; they can be referred to as community-based trainers (CBTs), and are also known as village agents or replicating agents (ibid). These community-based facilitators are paid by the groups through member contributions (Simmons, 2011). Important to note is the International Labour Organisation's (2013) opinion that the provision of non-financial services, such as carefully designed business training programmes and financial literacy, as conditions to eligibility for credit can facilitate women's access to better jobs and income generating opportunities, which also helps in promoting gender equality. In the field of microfinance, a number of studies have been carried out and support the effectiveness of this kind of training, such as Mbithi (2013), who found that microfinance training increases women's financial literacy. However, this only happens when the trainers have done enough planning and have the right attitudes toward the training.

If one examines Chaskin's (2015) four fundamental characteristics of community capacity which operate at different levels, the role CARE and other NGOs play in Ward 10 can be said to reflect the essential characteristics of community capacity building. The **first level characteristic** is the existence of the sense of community, which is the degree of connectedness among the members and the recognition of mutually agreed circumstances. This can be seen through the existence of the collectively held values, norms and vision among community members. The **second characteristic level** is the existence of a level of commitment of particular individuals, groups or organisations that have different responsibilities in the community. There are two essential aspects of this characteristic: the existence of community members (community leaders, animators and volunteers) who see themselves as stakeholders responsible for the well-being of all community members, and the willingness of the stakeholders to perform that role. The **third level characteristic** is the mechanism for problem solving. This is the ability to identify, prioritise and solve problems affecting the community. And the **fourth level characteristic** is the access to both internal and external economic, social, human, physical and political resources required. These resources would then assist in maintaining the well-being of people.

Key success factors of capacity building are reflected in CARE's model, and in other NGOs invited by them to work with the Tabudirira group, (SCDC, 2011): Foremost is that capacity building should focus on education and development of human and social capital and increased connectedness. Important also is coordination across government portfolios, and partnerships between spheres of civil society and the business community. There should be bottom up approaches to problem solving, with local identity, leadership and knowledge and management as critical components. Flexibility of approach that emphasises the importance of continuous reflection and development is necessary. Finally, sustainable strategies and long-term development projects are better than once-off projects.

As is already clear, the NGO MFI model of making loans available to individuals and solidarity groups appears to be a very prominent one in this community and it has had a profound effect on women's experiences of microfinance and its impact on their lives. In this model, solidarity groups are used as collateral security because most of their clients are rural and urban poor who do not have this (Ledgerwood, 2013; Mago, 2013). In this study, private microfinance institutions are also noted as transforming structures, apart from NGOs. An example is Temi Gudo's narrated experience in accessing a loan from Mikroking, and comparing this with accessing a loan in an ISaL group.

Zimbabwean culture, can also be understood as an important transforming structure. In particular, its patriarchy and household dynamics illustrate how women's views are not well respected by their husbands, partly because of their lower economic contribution to the household income and the payment of the bride price. This was clearly evident in some of the women's stories. In Temi Gudo's case, she changed her behaviour and that of the household through participation in ISaL, stating that fights between her and her husband stopped. The participation in ISaL changed the way of thinking in many families. This is in keeping with what Kato and Kratzer (2013) found in their Tanzanian study, which investigated the relationship between women entrepreneurs' participation in microfinance services and how they become empowered. It was both a quantitative and qualitative study from three selected regions of Tanzania. The results indicated that women's participation in microfinance services enabled them to make strategic choices in their lives because they gained control over their savings and increased their decision-making powers at household level because of their financial contributions and increase in their financial standing. Women who participate in microfinance are able to set up their own businesses and, consequently, improve their status in

the household and community. Also true with the women in this study, two of them, Omega Mugadza and Josephine Nhare, started a business after joining ISaL. The other ten were able to diversify their income generating activities to buy household goods, build houses, and send children to school. Moreover, the women were able to own household property and assets because they of generating money from their businesses and their savings.

7.4.3 Impact of the ISaL on livelihood activities, portfolios and strategies

After joining the CARE ISaL programme, the women continued with their individual livelihood activities they had been engaged in. However, because of access to credit, some made improvements to their income generating activities, even diversifying them. Table 18 summarises income generating livelihood activities before and after joining the CARE ISaL project.

Table 18: Livelihood activities before and after the ISaL intervention

Name	Income generating livelihood activities on joining ISaL	Income generating livelihood activities after joining ISaL	Comment
Temi Gudo	Confectionary: doughnut making	Confectionary: doughnut making Poultry	Diversified and added poultry after joining ISaL
Sibongile Ncube	Vending: fruit and vegetables	Vending Fish farming Illegal moneylending	Added fish farming and moneylending after joining ISaL, borrowing money from the group to lend out at higher interest rate
Gertrude Moyo	Maid Dressmaking	Dressmaking Fish farming Sewing sanitary pads Catering	Added fish farming, sewing sanitary pads and catering after joining ISaL
Edina Save	Cleaner Piecework Sewing	Sewing Poultry	Improved sewing with electric machines using solar Added poultry
Anna Mnemo	Vending: vegetables	Vending: second-hand clothes	Added second-hand clothes to her business portfolio
Rosemary Dube	Farming	Farming	Continued with the same activity
Omega Mugadza	Nothing	Tie and dye and sewing Vegetable growing and selling	Started income generating activity after training in business and technical skills from CARE

Name	Income generating livelihood activities on joining ISaL	Income generating livelihood activities after joining ISaL	Comment
Ronica Chibanda	Vegetable growing	Vegetable growing	Increased quantities and the market coverage
Sonia Siziba	Vending: vegetables Building kitchen shelves	Vending: vegetables, second-hand clothes, kitchen utensils Building kitchen shelves	Diversified products for vending to second-hand clothes and kitchen utensils
Josephine Nhare	Piecework	Piecework Vending: vegetables	Started selling vegetables after getting capital from the group savings
Nomatemba Gumbo	Vending: fruit and vegetables	Moneylending Vending: fruit and vegetables	Learnt to make money from the ISaL model and used proceeds from husband's pension to start moneylending business
Nozilo Msiza	Vending: vegetables	Vending: vegetables	Continued with vegetable vending

As indicated in the table, most women diversified their activities after joining ISaL because they had access to finance, whilst some who had not had any form of income generating project before the ISaL intervention, started income generating livelihood activities; one woman intensified her vegetable growing. Thus, migrancy seems to have played a far less important role in the period after the ISaL intervention was introduced, but diversification appears to have become a major one. The livelihood strategy of education also continued, as did, of course, the strategy of savings to improve livelihoods and livelihood outcomes, after the introduction of the ISaL project intervention and through it.

The impact of ISaL on livelihood activities was evident in the following reports by the women:

Firstly, I have been able to boost my sewing business. I bought another machine so now I can do more because my daughter helps me with the sewing... I also bought a lot of materials when I took a loan. This enabled me to increase my sales. I can say the improvement was like moving from one to six. I have also been able to start my chicken business. I do both broilers and indigenous chicken... (Edina Save, practising participant, 2015).

I have also been able to diversify from the usual business. I am now doing traditional chickens as well as broiler chickens. My target is getting broiler chicks every four

weeks, 100 chicks per group... Actually, my new name in the area now is “*Mai Mahuku*” (mother of chickens). (Temi Gudo, practising participant, 2015)

We were encouraged to do income generating projects so that we could pay back the loans. We also received training on soap making, lotion making, Vaseline making and tie and dye. I chose to do tie and dye because I like sewing. (Omega Mugadza, former participant, 2015)

Omega Mugadza is a former participant who did not have an income generating project at the inception of the ISaL and relied on piecework to be able to participate in the ROSCA, but was also able to start her vending business. This concurs with the findings of the study by Kotahwala (2012) carried out on the role and impact of microfinance in empowering women in India, which reflected that the participation of women in microfinance helped them start and run small businesses and they were able to make money. As a result, women gained a voice and became independent. Moreover, they gained business knowledge and gender awareness, became more mobile, and their interaction with other women helped them learn more about their rights and how and why they should voice their opinions.

7.4.4 Impact of the ISaL intervention on livelihood resources

Women’s participation in ISaL was mainly intended to enable them to have access to financial capital to improve their lives. While the objective of microfinance is enabling access only to financial capital, all capital is related. To achieve sustainable livelihoods and become less vulnerable to trends, shocks and seasonality, households must have access to multiple, or all forms, of capital (DFID, 1999). Scoones, (1998) citing Chambers and Conway, notes that, “In order to create livelihoods, therefore, people must combine the capital endowments that they have access to and control over. These may be made up of personal capabilities, tangible assets (e.g. stores and material resources) and intangible assets (claims and access)” (p. 8). The assets interact, and access to one form of capital may enhance another, for example, financial capital can enhance human and physical capital.

This study has revealed that all five forms of capital were important in the livelihoods of women and they all interact. In the analysis of access to livelihood resources, I used Scoones’ checklist of analysing livelihoods (Scoones, 1998) which has been discussed in detail in Chapter Three. The checklist items are: sequencing, substitution, clustering, access, trade-offs and trends. It important to note is that there are relationships between these items; they do not stand alone.

Sequencing

Sequencing of access to livelihood resources during the implementation of the ISaL project was different from the sequencing before the women joined it. The one sequence that seems to have been common to all the women was, in the first stage, access to natural capital (land) through migrancy, followed by social capital through further mutual support they got from group membership, followed by financial capital, and then the stage, human capital. This sequence is presented in Figure 24.

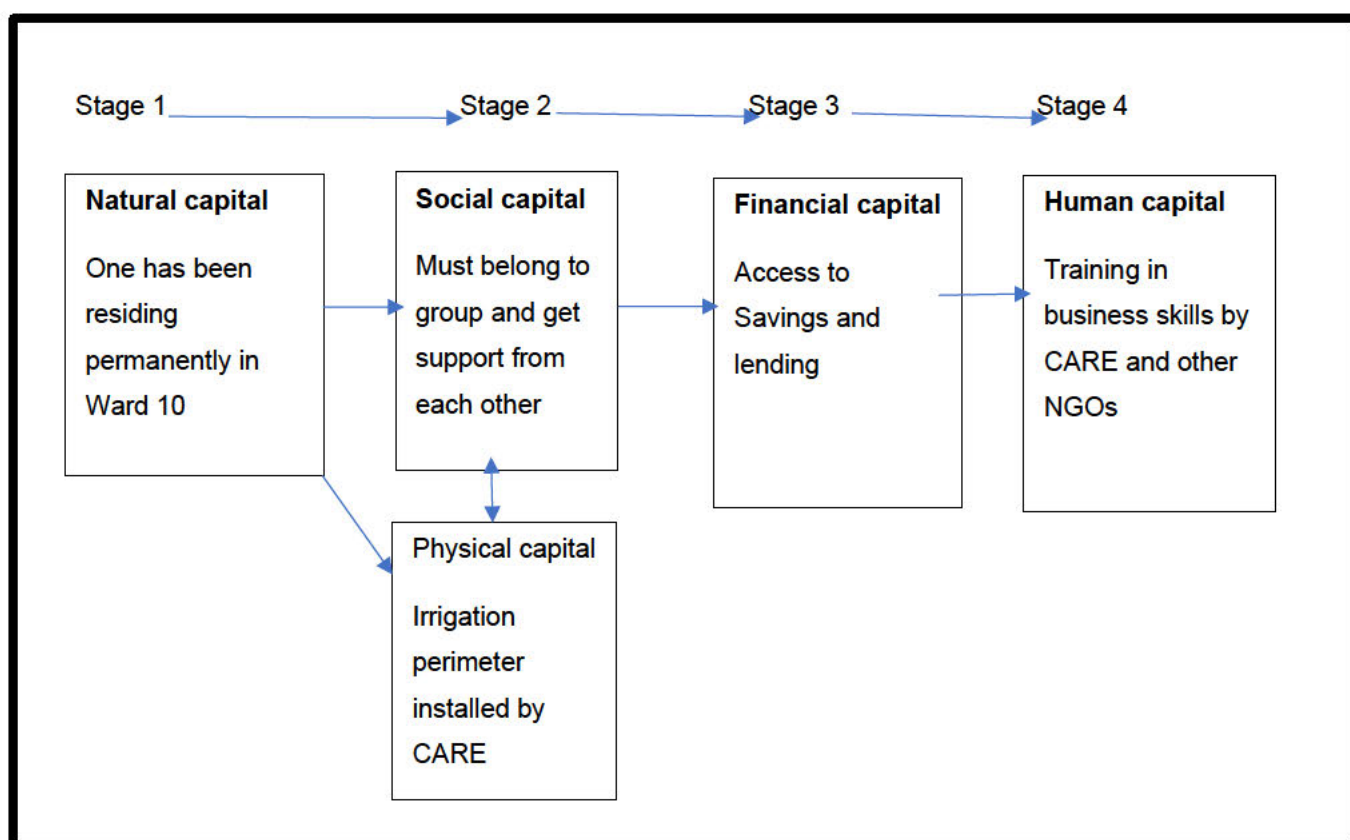


Figure 24: Sequencing of access to livelihood resources during participation in ISaL

The first two stages of natural and social capital are reflected in the CARE ISaL programme requirements: individuals come together to form a group through a self-selection process of membership, social capital; they should be living in the same area for ease of reach and convenience for CARE, automatically meaning they had to be residing in Ward 10 and with access to and/or ownership of land, natural capital. The natural capital was also seen in the fact that the women had access to farming land that was very fertile, resulting in good yields (Focus Group Discussion, 2015), although they had been affected by cyclical droughts and a cyclone.

Ward 10 residents had been lucky, because prior to CARE introducing ISaL, the organisation had installed an irrigation pump in the area which enabled community members (some of the women) to engage in horticultural projects (although as seen, when the pump broke down, this had significant effects). Some of the women only joined the irrigation project after becoming members of the ISaL, because they wanted to generate income and to raise contributions and loan repayments and had access to the physical capital (the irrigation pump).

On mobilisation of their project, CARE makes it clear that people have to save money in groups so that they can be trained together and create a fund from which they can borrow, in a safe environment. Group members are supposed to be people with similar characteristics who can work together harmoniously; they used the animal imagery to explain this (CARE Field Officer; interviews with all participants). As has been seen, many of the women were already a member of a ROSCA; this existing social capital allowed them to access the ISaL group, and the social capital was further enhanced because of the stability of the ISaL (ROSCAs can easily dissolve after all members have benefitted from the cycle). Some members of Tabudirira joined after the inception of the CARE ISaL project, having been encouraged by members with whom they already had a relationship (social capital). This is in keeping with the assertion by Newman et al. (2014), that social capital in microfinance provides valuable information and support that inform the financial behaviour of microfinance clients. Social capital can thus act as a substitute for formal institutions that fail to provide microfinance services to the poor. Newman et al. further argue that networks can eliminate the barriers to information on financial services. Thus, as group members practice ISaL, they begin to access the financial services they fail to access through the formal sector (Ahiawodzi & Adade, 2012; Wrenn, 2007). In the third stage, their participation leads to them accessing financial capital. CARE also provided technical and business skills to the ISaL group members, thus developing their human capital in the last stage of the sequence. Because ISaL groups were already organised, other NGOs found it easy to work with them to improve technical skills, so they had access to further developing their human capital. Some of these NGOs were Aquaculture, providing training and support for fishery projects; Heifer International, providing training and support on livestock rearing; and UN Women providing training on women's rights and conflict transformation.

Substitution

Substitution assesses the possibility for one type of capital to be substituted for another and if there is a particular combination of capital necessary for the pursuit of livelihood strategies. The interviews with research participants revealed that the forms of capital are clearly related and there is no substitution possible. As such, to achieve sustainable livelihoods, all five forms of capitals are important, and access to one may enhance another; sometimes it may be necessary to utilise one form of capital to maintain or build another, as the DFID argues (1999). The following three examples reflect the importance and interrelationship of all five forms of capitals:

Example 1: Temi Gudo (Practising participant, 2015)

In 2005 CARE came into this ward and they said they were introducing a new project that was going help people, especially women, have their own money to cater for family requirements. They described it as “*mukando we mamhando wepamusoro* (distinguished savings associations), which we now termed *fushayi* (conserve for future use). The project encourages people to get into groups and save money together. The most important thing they told us was that we should get [into] groups with people whom we get along with and people at the same level (**human capital**). The other benefit which is the main reason why I joined this is to make money. If you are a member of the ISaL group, you are able to access money to start your small business because you can borrow from the group and you get can the money on the same day. It is different from borrowing from these companies that give loans (**financial capital**). Personally, I was able to get a loan to buy and sell different things. I was, of course participating in the garden project in the irrigation. From the money I got from selling I bought three she (nanny) goats, now I have sixteen, I also sold eight goats when we were building our house to buy asbestos. I also bought a cow, but the first calf died, but it now has another calf. We built a five-bedroomed house (**interaction of financial and physical capital**)... The other thing is that it has created family. We feel like a group, we are a family. Even the members that drop out we continue to be in touch especially that every member is also a member of the burial society, so we still meet every month when we pay our subscriptions. If you have a problem with your husband at home, you have somewhere to go and discuss your issues with. If you have problems with your

children, like when my daughter got pregnant when she was doing Form 4, I was very stressed, and my husband was very angry with me. He kept on blaming me, you know men. One day he beat me up for that. When I shared with others, they advised me to follow our African tradition and get her paternal aunt to go with her to the boy's parents. I did that, and there was peace at home. However, the marriage did not work because the husband was very irresponsible and violent. So, my husband asked his sister to go and talk to our daughter's husband and her in-laws. This did not help, so she finally came back home. I took her back to school to do a course... We call our meetings *pamuhatsha* [under the Parinary tree (***interaction of social and financial capital***)...] The other thing is that this project can be affected by other things, things that are created by God, things that as people we have no control over. I can give you examples like breakdown of the irrigation pump. Some who depended on growing and selling vegetables dropped out from the group because they had problems with paying contributions and repaying loans. Another is the 2007/08 situation (***access to natural capital: fertile land – insufficient without the natural capital of water, requiring physical capital: the irrigation pump***).

Example 2. Sibongile Ncube (Practising participants, 2015)

I joined the CARE savings group beginning of January 2010 after observing how my neighbour was progressing through participation in the saving clubs. End of the year they were having pay outs... I approached a cluster facilitator who was trained by CARE who then introduced me to the chairperson of the group. The cluster facilitator is also a member of our group. The chairperson then called all the group members to tell them my story, so they agreed. I was then invited to their first meeting to be officially introduced and welcomed by the group members. I was asked to pay a joining fee of \$10. I went through a short training on how the group functions, offered by the cluster facilitator. I read and signed the constitution. The cluster facilitator is in our group, she trained me on how the ISaL operates and how the group functions. Most of the things I learnt through peers in the group, especially my neighbour. We go to the same church (ZCC) with my neighbour. We were walking from church and we used to discuss these things (***interaction of human and social capital***)... The advantage with CARE model is that it helps people to raise money faster through savings and lending and payment of fines. At pay out time, group members always get reasonable amounts

of money, like last year we got \$505 each (**financial capital**). Being a member of this group has helped people to bond because the group has been in existence for a long time (**social capital**). Most groups dissolve once one member leaves but this one has not. And the members who leave remain members of the group's burial society. We get a lot of support from each other and we learn from each other. Because we also belong to other groups, we exchange a lot of information... (**human and social capital**). What I can say is that participation in the CARE ISaL project has gone beyond just material things. First, I can say as a group that has been doing well, CARE linked us to several organisations. For example, Morgan who works for CARE linked us to Aquaculture – an organisation that does fishing projects. It supports communities to do fishing projects. Some of us joined the project... So, we are twelve members in our group. Five are members of our *fushayi* group. We were given training on construction of fishponds and then we were supported on [in] constructing the fishpond. After that we were trained on how to keep fish then we were supported with initial fingerlings. Aquaculture visits us once a month. We have harvested and sold our fish twice. Aquaculture helped us with the market. We sold most of our fish to OK supermarket and a few locally. Some we also shared and used at home. Fishing is a very easy project. I am thinking I could have a small fishpond at home so that I can make a little bit of money as well (**human, natural and physical capital**).

Example 3. Omega Mugadza (Former participant, 2015)

CARE came and trained women in this area on savings. Women then formed groups, so I joined the group in 2005 when the group was formed. Some of the group members were people with whom we were doing ROSCA together (**social capital**). We did this because CARE said group member must be people who know each other well and have similar interests, not to mix the rich and the poor. They trained us on how to run the savings club (**human capital**)... When we started saving, the CARE officer visited us weekly, every Wednesday, and checked our records and how we were doing. Those days we paid contributions weekly, but we were paying little. It was still Zimbabwean dollars. If we were making mistakes on the books, then he would help us correct the records. We contributed weekly only for two months because we realized that it was giving us a lot of pressure. Besides pressure to raise the money for ISaL, we also wanted to do other things at home that were important as well, so when we started contributing

monthly the officer was visiting monthly. During that period, we were encouraged to do income generating projects so that we could pay back the loans easily (**financial capital**)... We also received training on soap making, lotion making, Vaseline making and tie and dyeing (**human capital**). When we trained in skills we were mixed with other groups (**social capital**). I finally chose to do tie and dye for business because I could produce my own materials for sewing. I like sewing a lot because my grandmother had a Singer sewing machine. She used to sew simple children's dresses, shorts and shirts and I used to go with her to sell (**social capital enhancing human capital and financial capital**)... My problem started when I failed to repay the loan instalment because of... because economic problems in Zimbabwe. Remember 2007/2008, life was very difficult in Zimbabwe. There was no money and nothing in the shops. There were bearer cheques, so my business performed badly. Actually, there was no business. The items I was sewing were not being bought. Those who took on credit didn't pay because there was no money, and some were just not paying and using cash crisis as an excuse. I had stopped growing and selling vegetables because the irrigation pump at the community was broken and it was only repaired after a long time (**natural and physical capital affecting financial capital**)... On a positive note, the group members from the ISaL group have shown a lot of love and compassion to me (**social capital**). Although I am not a contributing member anymore, they support me through calling me for piecework so that I can raise money to pay fees for my son and they encourage me to re-join when things get better. I am happy that my son is intelligent, maybe he will change my life when he starts working (**social and financial capital**). Life is tough for me now... Among the group members there is one lady who is a friend so when I desperately need cash, she can borrow money on my behalf. It is a private arrangement, then I give her to pay back (**social capital helping access to financial capital**).

The three short stories indicate how different capitals interact. The stories also suggest that having access to more kinds of capitals reduces vulnerability to shocks and stresses.

Clustering

The clustering checklist addresses the question of whether access to one type of capital allows access to another, and if particular combinations of capital are associated with particular groups

of people or particular livelihood strategies. The stories recounted clearly show that having access to one type of capital may facilitate access to others (and similarly, losing access to one can impact negatively on access to others). The ISaL intervention is particularly focused on financial capital in the issue of particular combinations of capital and their association with particular groups of people or particular livelihood strategies. Not only is ISaL obviously related to saving and borrowing financial capital, but ISaL programming also encourages people to engage in income generating projects in order to make meaningful livelihoods. What seems apparent from the interviews with the women is the fact that access to financial capital through the ISaL group led to increased access to human and social capital (although, as has been seen in the discussion on sequencing, social capital was in fact a prerequisite for participation in the programme, and thus allowed access to the financial capital). Human capital is seen in improved skills and knowledge and the motivation and capacity of women to work together in the groups (DFID, 1999; Porritt, 2012).

In the Tabudirira group, and in other groups within the financial landscape, social capital was evident; there was so much connectedness, trust, exchange and reciprocity amongst the women as they worked together towards a common purpose (Coleman, 1998; Scoones, 1998). While access to the financial capital was key to the programme, what appeared to be more important for women was their access to the social capital. This was evident in the way people described the group as family, the sharing of ideas, the help they rendered to each other and the fact that the former participants wished to re-join the group again when there were so many other ISaL groups in the area. The importance of the social capital aspect was summed up in the statement by one of the women that “we have our own CARE”.

Access

According to Scoones (1998, p. 8), “different people have different access to different livelihood resources” and “this is dependent on institutional arrangements, organisational issues, power and politics”. In this study, it was evident that for the women to access livelihood resources they had to belong to a group, possibly because in poorly resourced areas people need to work collectively in order to have their livelihoods improved or changed. In other words, collectiveness is key to access. As discussed, before any agencies had moved into the area, women had been practising ROSCAs and Mabharoni, and the NGOs, when they came, also used the group methodology as a strategy to allow women to have access to resources.

This is different from the way men do things and are mobilised. Men are expected to work hard for their individual households and can still be successful. Men do not appear to organise themselves into groups such as ROSCAs; it is largely women who do this. While NGOs who promote ISaL do not like to exclude men, they have observed that there is low male participation (CARE, 2017).

According to the ISaL model, women pooling financial resources through savings and lending is at its base. To save money one must be able to generate it from another activity or wage. The loans are interest bearing and, for that reason, CARE encourages the group members to borrow the money for productive purposes as opposed to consumptive purposes. To support this basic process, CARE trains the ISaL groups in basic business management skills as part of the curriculum (which was discussed in Chapter Five). The organisation also provides appropriate skills training to the groups practising ISaL so that they can do better in their businesses. Other NGOs were also able to provide skills training to these women because they were already collectively organised. Training enhanced their livelihood strategies, which has, in turn, enabled them to participate in ISaL and other different microfinance models. Hadi (2015) notes that microfinance and adult education can be combined as an effective strategy for poverty reduction. Microfinance alone has some challenges in its fight against poverty, but a combination of the two can serve a fruitful purpose to the economic empowerment and knowledge enhancement of the poor at the grassroots. Hean and Lakwo (2010) also note that microfinance should include non-financial support such as business training to enable prospective borrowers to can gain entrepreneurial skills. A holistic programme on education and microfinance combines training for knowledge enhancement and skills development with a financial component for grassroot community empowerment (Hadi, 2015).

Trade-offs

Trade-offs, in simple terms, refers to compromises or diminishing, or losing, one capital to gain another. The key question Scoones (1998) poses is: What are the trade-offs faced by different people with different access to different types of livelihood resources in pursuit of a particular portfolio of livelihood strategies? He argues that depending on who you are, differential access to different types of capital may have positive or negative implications in this pursuit. From the interviews with women, it was clear that they got into difficult circumstances that compelled them to make compromises. First the model under study, ISaL, requires group

members to save money together and lend it to group members at an interest rate which automatically means that one must invest that money so that she can repay the loan. This therefore means one must have another source of income from work or remittance, and this was not the case with some women. Unforeseen circumstances affected some of the women, forcing them to compromise access to financial capital. Some circumstances were caused by a sudden lack of one form of capital. For example, the breakdown of the irrigation pump (physical capital) that affected women who depended on income from growing and selling vegetables, making it difficult to raise money for savings and loan repayment because they no longer had a regular income. Omega Mugadza, a former participant of ISaL, is one the women who was affected greatly by the irrigation pump breakdown. At the same time, she got very sick and could not walk long distances to buy from other sources. As a result, she had to drop out of the ISaL group, thus losing access to financial capital, although she still maintained her membership to the burial society. However, social capital remained; she was assisted by group members who gave her piecework so that she could pay back the loan, and she still attends meetings and has good connections with the group. This means her social capital is still very strong and has helped her survive.

Others were affected by trends that happened in Ward 10. Of interest is that in all circumstances, the women appear to have opted for maintaining social capital over other capital. For example, women who dropped out have remained as members of the burial society, thus keeping contact with the ISaL group, and hoping to re-join if circumstances allowed. There was evidence of deep bonds and caring of each other among the women through helping each other with psychosocial support – for example, Temi Gudo being assisted with information on how to deal with her husband when her daughter fell pregnant. The women also refer to their meetings as *pamuchakata*, under the parinari tree, because it is where they discuss all social issues and feel better. On the other hand, some like Sibongile Ncube would borrow money from the group, only to lend it out again at a higher interest rate, thus trading off financial capital against (broader) social capital.

Trends

Assessment of trends seeks to establish how different ones affect the availability and access to livelihood resources. It also considers how different livelihood resources become depleted or accumulated, and by whom, and which ones are created. Already discussed are the four major

trends that affected the people in Ward 10 during the period under study: the 2007/8 economic depression, the 2009 dollarisation, the two severe 2010/12 and 2014/15 droughts. As is clear from the discussion, and Table 17, these trends all affected availability and the access to various kinds of capitals.

7.4.5 Impact of the ISaL on livelihood outcomes

Livelihood strategies result in livelihood outcomes, which Scoones (1998) defines as achievements or outputs of the livelihood strategies. In an SLF approach, outcomes should be both improved and made more sustainable as a result of development interventions. Scoones (1998) provides five indicators to measure the livelihood outcomes, which are related to sustainable livelihoods. I discuss each of these in relation to my data.

The first indicator is related to the creation of working days. Scoones (1998), citing Lipton, argues that this indicator relates to the ability of the combination of livelihood strategies to create and keep a person at work or engaged in some form of employment. This can be in formal or informal employment. A minimum of two hundred working days is expected to maintain a livelihood. In this particular study, I was not able to calculate the number of working days because the study was more qualitative. However, diversification and the ability to start income generating projects increased the number of working days for the women and, probably, their families. Participation in ISaL added more working days for the women, partly because they needed to work harder and generate more money, and also because they had invested money they borrowed from the group into a business. This was testified to by Anna Mnemo when she said:

When I got my first loan, she [a friend] invited me to come with her to Chipinge to buy avocados and sweet potatoes for selling... Then I was very happy and since then I do that twice a month, we go together with my friend. On other days I will be selling doughnuts and scones... In terms of time, if you participate in such programmes it is like full time employment. The workload increases as you get into more and more groups. When I was in the round, I did not feel anything. It was easy for me to raise money through gardening and selling doughnuts and scones. When I joined the *fushayi*, I had to do more in order to raise money for contributions. You see the trick is as you work harder, you earn more as well. Being in the CARE group helped me to start buying and selling sweet potatoes and avocados which is the business that gives me more

money. It is the same business that enabled me to join the group where we save using the calendar month and also do wallet management. So, I now manage my groups like this:

1. Round: money comes from doughnuts
2. *Fushayi*: avocados and sweet potatoes
3. Saving by calendar month: avocados and sweet potatoes
4. Wallet management: it depends on the amount; I use all sources

Scoones' second indicator is poverty reduction. Poverty reduction indicators are easy to measure when they are defined in terms of income or consumption, where a poverty line can be drawn. In the case of relative poverty, which relates to inequality and is qualitative, it poses some challenges. However, both the quantitative and qualitative indicators work in combination (Scoones, 1998, citing Jodha; Schaffer).

Interviews with the women revealed that there was poverty reduction as a result of the ISaL intervention. In terms of income, as Anna's story shows, some of the women experienced significant increases: as she said, "The profit for [from] the sweet potatoes and avocados is very good". Increased income allows increased consumption, including of tangible assets. Anna said, "I have also been able to build this five-roomed house and have solar system as well. So we are in town as well..." Several of the women were able to acquire assets. A particularly important asset is in the form of livestock, which is a store of wealth in African culture. Livestock can be disposed of in times of crisis. Gertrude Moyo recounts:

When I got married to my husband he had only two goats but through participation in *fushayi*, we now have cattle, goats as well as chickens... What I used to do was that at every pay out I bought a beast... we have eleven now. (Gertrude Moyo, practising participant, 2015).

We no longer borrow cattle for draught power, and we now have our manure, so we plough on time and we get good yields. We have our vegetable garden, we sell surplus. (Gertrude Moyo, practising participant, 2015).

Women also purchased farming implements that could be exchanged for labour or hired out in times of financial crisis. The women also acquired domestic property and household utensils.

They purchased machinery such as sewing machines for efficiency and producing better quality items:

I joined the group in 2005 and I have managed to buy some assets such as household utensils, I now have a scotch-cart, which I also have a plough and wheelbarrow. (Omega Mugadza, former participant, 2015).

When I joined the group, I immediately asked for permission to sell two of my goats from my husband so that I could buy a sewing machine. He agreed, you see these goats I bought with my own money, but I had to ask because he is the head of the household, everything belongs to him. I started sewing school uniforms for both girls and boys for the local school. I would also do some mending. After three months I took a loan from the group and bought more materials for the uniforms. So, I didn't have problems with repayment because I was already in business. When I paid my first, I got another one and decided to buy a knitting machine. I was not able to use it, so I went for a three-day training in Masvingo town. (Edina Save, practising participant, 2015).

Purchasing these assets have thus allowed women to increase their income and food security; and they remain assets even if they have to drop out of the group. For this reason, women tended to avoid spending loans on perishables, even when these are directly related to income generating activities:

One should never take a loan to buy perishables, especially if you don't have a confirmed order or ready market. (Anna Mnemo, practising participant, 2015).

The third indicator is well-being and capabilities, related to human capital. This indicator considers self-esteem, security, happiness, stress, vulnerability, power, exclusion, and more conventionally measured material concerns (Chambers cited in Scoones, 1998). The study suggests that women consciously invested in education and health, developing their planning, organisational and hard skills through training by CARE and other NGOs:

We have our vegetable garden, we sell surplus. We have managed to send our kids to school. One of them has a degree. (Gertrude Moyo, practising participant, 2015)

Whilst this indicator focuses on human capital, the heavy emphasis on social capital can also be seen as an indicator of women's increased well-being through being with others.

Scoones (1998) points out that the first three indicators are not specifically related to the issue of sustainability, and thus it is the final two indicators that are critical for measuring the success of an intervention in improving sustainability.

The fourth indicator is the degree that the livelihood is be able to cope, adapt and be resilient to shocks and stresses. This relates to both the short and long term. Indicators relating to resilience and adaptation can be developed using experiences in response to shocks and stresses. This was evident in the creation of support systems among the women. They would help each other, both financially and with ideas, especially in times of difficulties and times of trouble, such as inability to raise money for savings and loan repayments:

The advantage with CARE model is that it helps people raise money faster through savings and lending and payment of fine. At pay out time, group members always get reasonable amounts of money, like last year we got \$505 each. But sometimes there are sad moments during pay out. If you owe the group some money, you can go home with nothing and that doesn't go well with the person and group members because the idea is to get everyone to get a lump sum after 12 months of contributing... We get a lot of support from each other and we learn from each other. Because we also belong to other groups, we exchange a lot of information... We go to the same church (ZCC) with my neighbour; when were are walking from church we used to discuss these things. One useful trick she taught me was that I should save something from my daily sales. What I used to do was that my sales for the last week of the month would be dedicated to my saving clubs. Sometimes, this gave me a lot of pressure and at times I would end up borrowing money from friends to give them later. But now, I calculate how much I need per month then divide with the number of days of selling. (Sibongile Ncube, practising participant, 2015)

One of the former participants, Omega Mugadza, explained how social capital is helpful for livelihood resilience in the Tabudirira ISaL group:

So, in this group the members always help each other to raise savings and repay loans but if you do not cooperate like other members you can lose your property, like what happened to other members. Group members are always encouraged to support each other by the chairperson all the time. The chairperson always said that we want all women to be successful... I will re-join my ISAL group but won't borrow a lot of money

so that I am able to pay back. (Omega Mugadza, former participant, 2015).

One of the members also gave her views on how she thinks issues of adaptability, resilience and vulnerability could be better tackled in ISaL – in particular in relation to the issue of charging interest:

I see it is very unfair because the person may be sick during that time. I think it will be better if someone would stop accumulating loan interest and also converting the contributions to a loan. If one has a genuine case like illness or not making profit at her business. The second problem I have already mentioned in passing is that if a member fails to pay monthly contributions, they are considered as loans, this puts the member at a disadvantage. You see, from perspective, I see these as reasons for dropping out. (Temi Gudo, practising participant, 2015).

The fifth and last indicator is the sustainability of the natural resource base, which has emerged as very important in this study. Citing Conway and Holling, Scoones (1998) notes that “natural resource base sustainability refers to the ability of a system to maintain productivity when subject to disturbing forces, weather and stress”. I have already discussed in some detail the women’s appreciation of ownership of land. However, as has also been made clear, natural capital for Ward 10 was affected by droughts, heavy rains and cyclones.

Despite this, from the focus group discussions and the community River of Life, there is evidence that there is natural resource base sustainability. Despite cyclical drought since 1992 and a cyclone, the women are still actively engaged in farming as a livelihood activity, evidently with continued success. They are also learning better methods of farming such as conservation farming and sustainable farming, which CARITAS and Hope Tariro Trust were facilitating. Temi Gudo was a lead farmer and trainer in both programmes.

7.4.6 Negative livelihood outcomes

Negative livelihood outcomes were mainly related to risks that were associated with participation in ISaL. This was mainly when it came to the failure to pay the savings and/or to make loan repayments (including interest). The ISaL microfinance model requires groups to have regulations in the form of a constitution, which the Tabudirira group has. Part of the provisions of the constitutions are that a failure to raise money for savings becomes a loan. For example, if you have a loan of one hundred dollars it attracts 20% interest, and if you fail to

pay the monthly contribution of \$20 it also attracts 20% which is thus compounded. If you fail to repay the loan, the group could sell your assets in order to recover the money. This put a lot of pressure on group members who experienced challenges to the extent that some ended up having to drop out of the group to prevent their assets from being sold – an aspect of microfinance that has been raised in the literature (Bond, 2006; Reynolds, 2013). This issue was revealed by both current and former participants, in the following statements:

One must be careful because if you borrow a high amount and do not do business you can fall in a deep pit. Some members have left the group because they failed to repay the loans. Some even lost their property like goats because the constitution says that. (Sibongile Ncube, practising participant, 2015).

Like I said, that was my major problem. If things don't go well on your income generating project you can sink into debt and you can lose your assets. Some people have lost assets. I was lucky that the group members helped me with piecework. But there are survivors as well. (Omega Mugadza, former participant, 2015).

One of the group members, Temi Gudo, expressed her thoughts on the limitations of the constitution and how she thought it should be addressed:

I am not sure because all the constitutions were developed using the outline provided by CARE. No one has ever thought about that, it has never been discussed. And you also know that as people we are not well educated, and we follow everything that the NGOs say. The way I see it, it is very unfair because the person may be sick during that time. I think it would be better, if someone has problems, to stop loans accumulating interest as well as stop contributions to be considered as a loan if one has a genuine case like illness or not making profit at her business. The second problem I have already mentioned in passing is that if a member fails to pay monthly contributions, these are considered as loans. This puts the member at a disadvantage. I see these as reasons that lead members to drop out. If we solve these problems, more people would participate. (Temi Gudo, practising participant, 2015).

7.5 LINK BETWEEN THE LITERATURE AND THE STUDY FINDINGS

This section discusses the findings of this study in relation to the literature as presented in Chapter Two. Some of the finding are interrelated and cannot be treated separately. I discuss

both the similarities and differences between my findings and those in the literature.

As the mainstream/formal financial institutions tend not to reach the rural poor, especially women (Armendariz & Morduch, 2005; Fletcher & Kenny, 2010; Musinguzi, 2015; Rabobank, 2010), this study reveals that, before and after the introduction of ISaL, women had been largely excluded by the formal financial structures. As a result, they engaged in different savings associations, such as ROSCAs, Mabharoni, wallet management and burial societies. Some even engaged in usury to access financial services. The SHDF was one NGO that did try to bridge this gap through its programme on savings using stamps that they were doing in partnership with the Post Office Savings Bank.

The literature argues that less formal mechanisms are thus needed to help women access capital, such as family/friends (which can be awkward for people), moneylenders/usurers (which are often expensive, and in Zimbabwe, illegal), ROSCAs, burial societies, stretcher clubs, ASCAs, and the like (Dube, 2016; IFAD, 2014; Ledgerwood, 2013; Nelson, 2013; Ritchie, 2007). Many of these mechanisms have been practiced for decades (Gugety, 2005); as this study revealed, burial societies, Mabharoni and ROSCAs are old models. There are also the new versions of savings associations that were created by the women after the introduction of ISaL, wallet management and savings by calendar month.

The literature shows also, that from the 1970s, but especially from the 1990s, slightly more formal/facilitated mechanisms emerged – the Grameen Bank, ISaL/VSLA (based on the Grameen Bank model), Village banks; and with these, registered MFIs that included NGOs (Castelin, 2015; Hean & Lakwo, 2010; Ledgerwood, 2012; Wren, 2005). This pattern was also seen in this study. The Women's Action Group and CARITAS mobilised women to start savings groups. The WAG went a step further to mobilise them to access credit through solidarity groups. Later, CARE introduced a youth programme on HIV and AIDS where they mobilised youth to engage in savings, and then came in with the ISaL project in 2005. Also noted in this study is the presence of NGO MFIs like Zambuko Trust, and private MFIs like Microking that the women also utilised.

In Chapter Two we learnt that most of those involved in these microfinance initiatives are women. Women on the whole are historically the most financially excluded, although they play a key role in the livelihoods of households – and therefore, women were targeted by these emerging more formal/facilitated forms. Women were also targeted because it was hoped that

access to microfinance would increase gender equality (CARE, 2017; Devaraja, 2011; Dhliwayo, 2016; ILO, 2013; Ledgerwood, 2013).

As discussed in Chapter Two, the specific claims made about microfinance and women include that microfinance:

- increases peace and stability at home;
- reduces gender violence;
- increases overall resources, and therefore human and social capital;
- increases their access to education, health and nutrition; and therefore human and social capital;
- increases the well-being of women, of their families, and to some extent of their communities;
- increases household income;
- changes household choices and bargaining power;
- influences cultural norms;
- gives women a sense of power, and increases their independence;
- earns women respect, so that they participate in community-level decision-making; and;
- allows women to plan and embark on collective action. (Ahiawodzi & Adade, 2012 citing Li Cian & Hu; de Aghion Armendariz & Morduch, 2005; Akudugu, 2013; Dyar et al., 2006; Kato & Kratzer, 2013; Kotahwala, 2012; World Bank, 2006).

These claims were supported by the women's stories; which also suggest that most of these improvements proved to be interrelated. There was stability at household and family level as suggested by Temi Gudo, who had improved relations with her husband because she was now a busy women and brought some income into the household. In addition, the ISaL family helped her with how to deal with the issue of her daughter having fallen pregnant. Most of the research participants were also able to increase their resource base. This includes both the practising and former participants. They were able to buy household utensils and farming implements. Some bought better machines for their businesses. Most reported that they had learnt something through participation in ISaL, including both business and technical skills, which they used for income generation. Participants also improved their well-being, as they were able to buy nutritious food, construct better houses and send their children to school to attain higher levels of education than they had managed to achieve.

Some literature suggests that whilst microfinance might assist the poor to better manage their resources, they in fact do not directly improve incomes and empower women. This claim is borne out by this study to a great extent. There is no doubt that women learnt to manage their resources as a result of participating in the group. They knew they needed to have the money to pay both monthly contributions and the loan repayments, and this required them to plan carefully, as Sibongile Ncube argued:

One useful trick she taught me was that I should save something from my daily sales. What I used to do was that my sales for the last week of the month would be dedicated to my saving clubs. Sometimes this gave me a lot of pressure and at times I would end up borrowing money from friends and give them later. But now I calculate how much I need per month then divide with the number of days of selling.

The participants also learnt that it was not a good thing for them to take money for consumptive purposes, because this would not generate income necessary to pay the interest-bearing loan. This was a point emphasised by the cluster facilitator (Temi Gudo):

Because I am a cluster facilitator and I am well versed with the project, I explain in detail what ISaL is and how people will benefit. I also advise them that in case they join a group, they should try where possible not to use the loans for purposes that do not generate income like buying food and paying school fees for their children.

This may have encouraged women to not spend available money on necessary nutrition or education; and thus decreased well-being – there was direct evidence of this. However, there is also evidence of increased income because the participants were able to diversify their businesses or income generating projects. They were also able to acquire some assets and invest in educating their children.

The issue around empowerment needs to be treated with caution. Some women were able to make decisions regarding their income; but some indicated they needed to consult their husbands, especially on issues regarding movement to go and do business; and has been discussed at some length – cultural and patriarchal norms remain very evident.

Also clear from the review of the literature, there have been a number of critiques made about microfinance interventions in general, and microfinance specifically in relation to women (some of which emanate from the studies done), including that the group model relies on peer

pressure, as other group members pressure their colleagues when they fail to pay regular contributions and repay loans because of the impact of non-payment on the group as a whole (Bond, 2006). Another critique is that microfinance can lead to an increase in stress, which can then increase community conflict (ibid). Both of these claims are supported by the findings of this study. The ISaL group's constitution forced members to put pressure on members who failed to make regular payments and or repay the loan; and the constitution was frequently used in this way. Members who failed to pay were subjected to a lot pressure and stress. Sibongile Ncube was subjected to peer pressure, and rescued by her husband who helped her with money to pay what was owing the group:

The biggest challenge in the ISAL comes when your things don't work as per plan. One time when I was very sick in 2014 and I was not selling in town I was struggling to raise contributions and they were considered as loans, so they were accumulating interest. I did not pay for two months and the interest was high. I was rescued by my husband who gave me money from his chickens to pay. I almost dropped out, but I didn't because I felt I was going to be like a failure and I would let my colleagues down because we are like a family and I was a secretary of the group.

Some members did drop out, in fear of losing their property. Interestingly, the women themselves attempted to alleviate this – for example, Omega Mugadza was rescued by other group members who gave her piecework to do to allow her to repay the group. It is also clear that the women themselves were not always happy about the constitutional requirements (especially in relation to charging interest on unpaid savings). On this point, Ukanwa, Xiong and Anderson (2018) argue that, while the microfinance object is to provide a means for the poor to alleviate poverty or coping strategies for them to manage cash flows and risks, microfinance causes fear and anxiety by demanding high interest over a short period of time.

What was not evident in this study is the issue of conflict in the community. This could have been because the research participants remained members of the burial society, and thus kept the social capital of the group intact, or because they were careful about what they said, or because of the strong bonds that were created in group. The research participants constantly referred to the group as a family. Thus, the bonds both created and ameliorated pressure.

The literature also claims that the group model leaves out the poorest of the poor, because they

are perceived as risky. This claim was supported by this study. Firstly, the CARE model encourages people of the same level to get into groups through their animal metaphor. This automatically results in some people being left out; and because the model requires people to contribute to a group fund, only the economically active can participate. Those with no reliable source of income cannot participate; those who are most vulnerable to financial stress are more likely to drop out because of financial problems.

The literature suggests that group models are more sustainable – for example, the 2013 study on CARE/CRS showed that groups were still being replicated two years later; and also that there tends to be multi-membership. This study also found this to be true. More groups were started in Ward 10, assisted by the cluster facilitator. There was also evidence of multiple membership within other ISaL groups and other models that were preferred for not having interest-bearing loans.

The literature emphasises that training accompanying microfinance is key, particularly in relation to the issue of whether women are empowered and their well-being improved. According to Petesch (2007), citing the World Bank, education is the only way the poor can get out of the poverty trap. In this sense, Ledgerwood (2013) says education can help to strengthen or improve the prevailing shift from microcredit to microfinance to financial inclusion and to financial literacy. This study reflects this shift from microcredit to microfinance through to financial literacy. The women continued to improve their knowledge on financial literacy, resulting in many of them affiliating with other models which helped them to save money and manage their finances, thereby reducing poverty. Microfinance is often combined with business and technical training. The ISaL model requires that people borrow interest-bearing funds from the group funds. For the participants to continue in the project they must have a viable income generating project. CARE also recognised this, and as discussed at length in Chapter Five, provided business and technical training. This was cited as beneficial by the participants. My analysis of livelihood activities before and after joining ISaL show that most of the participants diversified and started new businesses; two of them were able to start and run income generating projects for the first time. This is in keeping with Hadi et al.'s (2015) argument that combining microfinance and adult education has been found to be an effective strategy for poverty reduction.

Training microfinance clients on how to manage their finances was found to be a very

important aspect of microfinance. This was evident in that the research participants had learnt to manage both group funds and individual funds. The group has survived for ten years with some pioneer members and new members joining, which is a good sign that they are able to manage their finances. The individual members have also developed ways that enabled saving for the whole month. With the knowledge they gained from ISaL training and in other programmes, they have developed skills in financial management – their description of the wallet management model was a clear testimony of good financial literacy and financial management skills. This is in keeping with Hadi et al.'s (2015) argument that a holistic programme on education and microfinance is the best approach, combining training for knowledge enhancement and skills development with a financial component for grassroots community empowerment. On the same note, Ledgerwood (2013, p. 78) asserts that:

Financial education introduces people to good money management practices with respect to earning, spending, saving, borrowing, and investing. Its power lies in its potential to be relevant to anyone and everyone, from the person who contemplates moving savings from under the mattress to a Savings Group to the saver who tries to compare account features between competing banks. Serving multiple, interrelated purposes, financial education promotes personal financial management, product uptake and use, and consumer awareness and protection.

Hadi et al. (2015) also make the point that level of education is an important factor in terms of the level of impact of microfinance; beneficiaries with higher levels of education were able to utilise benefits and make better financial decisions at the household and business level. This was not easy to assess in this study, as all the research participants were either primary school dropouts or those who did not pass their O-level or proceed to tertiary education. This could be an important area of study.

7.6 CHAPTER SUMMARY

In this chapter, I analysed the experiences of the research participants using the SLF. I considered the vulnerability context, including both the national and local conditions in Ward 10, and the transforming structures and processes which affected the women's lives, before and after the ISaL intervention. I considered the different capitals (livelihood resources) needed for these activities and strategies, and how these were affected by the context and transforming structures and processes. I also analysed the livelihood activities, portfolios and strategies of

the women before and after CARE International's ISaL intervention. I analysed the impact of CARE's intervention on livelihood resources, activities and strategies, and hence, on livelihood outcomes, both positive and negative.

The analysis has allowed me to answer the questions I posed to myself based on my understanding of SLF as discussed in Chapter Three. From this analysis I conclude that participation of women in ISaL benefitted them because they were able to access financial capital and enhance their human and social capital in different ways. However, it did not totally reduce their vulnerability to stresses and shocks; and indeed, the interest-bearing model may have increased vulnerability. Those participants who dropped out were attempting to reduce the risk of losing assets, as outlined in the group regulations or constitution, which would have increased their vulnerability and negatively affected their livelihood outcomes. Both the dropouts and other ISaL participants opted for other microfinance models that are not interest bearing. Chapter Eight analyses the data using communities of practice theory.

CHAPTER 8:

LEARNING AND PRACTICE FOR NGO-LED MICROFINANCE

8.1 INTRODUCTION

The previous chapter analysed the findings of the study using the SLF. This chapter focuses on the learning and practice of NGO-led microfinance. It specifically explores how the women in this study experience NGO-led microfinance. It addresses Research Question Three which attempts to understand the nature and processes of learning in the microfinance programme. The question reads, ‘How do women understand the nature and process of learning in the microfinance programme they have experienced?’ The chapter starts by giving an overview of the forms of learning that women experienced, both non-formal and informal learning. On the one hand, non-formal education refers to the range of targeted learning opportunities that are offered outside of educational institutions but are organised to achieve particular learning outcomes. Non-formal education includes work-based skills training, community education workshops and any specific learning programme. CARE training is classified as non-formal learning. Informal learning, on the other hand, relates to how the women learn within the ISaL group, which operates as a community of practice. This form of learning was addressed in detail in Chapter Two.

8.2 NON-FORMAL LEARNING

As discussed in Chapter Two, non-formal learning refers to the range of targeted learning opportunities that are offered outside of educational institutions but are organised to achieve particular learning outcomes. Non-formal learning includes work-based and community-based skills training. CARE training is classified as non-formal learning. It may be guided by a formal curriculum, but not necessarily. What is important is that the objectives and activities of the programme must be clearly defined. In non-formal education, an experienced facilitator may be engaged to facilitate this kind of work (Eaton, 2012; Banda, 2017). Kamil (2007, p. 20), citing Coombs and Ahmed, defines non-formal education as “any organised, systematic, education activity carried out outside the framework of the formal system to provide selected types of learning to particular sub-groups in the population”.

This definition is particularly relevant to what CARE is doing in the ISaL programme. the organisation has a curriculum for internal savings and lending that is targeted at developing country rural and urban poor, the majority of whom are women. The training is non-formal because it does not offer any certification. It simply provides knowledge on how to run savings groups to the beneficiaries (Eaton, 2012). Because training is supposed to be provided by experienced facilitators, CARE first runs a training of trainers' course for the field staff. Community-based volunteers are also trained, who then become cluster facilitators or village agents (ACCION, 2014; CARE, 1998; CRS, 2011; Eaton, 2012; Rescue International, 2012). Interviews with CARE staff reflected that they were trained in the methodology and they were also very knowledgeable in the subject. Accordingly, one of the field staff said:

After mobilisation, we encourage the people to get into groups through a self-selection process. We want them to self-select so that they choose people that they are confident with. This reduces conflicts in groups. We use participatory training methods because we want everyone to understand. The training covers the following modules – Groups and Leadership, Constitution, Group Fund Development, Record Keeping, Loans and Loan Appraisal. The training is conducted over five half-day sessions. This training is followed by intensive follow-ups for four to six months. (CARE field staff member, 2015).

The women in this study, who were able to speak about non-formal learning were the pioneers of the Tabudirira group, who had received the initial training from CARE. They had the following to say:

In 2005, CARE came into this ward and they said they were introducing a new project that was going to help people, especially women, have their own money to cater for the family requirements. They described it as “*mukando wemhando yepamusoro*” [distinguished savings association] which we now term “*fushayi*” [conserve for future use]. The project encourages people to get together and save together. (Temi Gudo, practising participant, 2015).

CARE has done a lot of programmes in these areas, but CARE is known more for the *fushayi* programme. For people who are hardworking it has really transformed the lives of many families. All you need is to be hard-working. I am one of the oldest members of *fushayi*. I joined in 2005 when CARE came to introduce the programme. They were

calling it '*mukando wemhando yepamusoro*' [distinguished savings programme]. When this was introduced some of us were already engaged in different forms of making money and savings. I saw this as another opportunity to make money. The name of this programme is called '*Kupfuma Ishungu*' [getting rich requires persistence and perseverance]. The name on its own motivates group members to work very hard. One of the examples given by CARE was that the richest man in the world wakes up at 3 a.m. to start working. I have forgotten the name of the person; it has been long. When CARE was introducing this programme, they emphasised that people should select members whom they get along with and they should be of the same status. They gave a very good example of animals. So, they said different animals should never be mixed because they can't live together peacefully. For example, elephants should form their group, giraffes their own, tortoises their own and so forth, so that no one feels better than the other or inferior to the other. With our group we already had a group where we were having a round [ROSCA]. So, some of us joined another savings programme because we do not want to be left out. We do everything that gives us an extra dollar. (Gertrude Moyo, practising participant, 2015).

A former participant also confirmed this saying:

CARE came and trained women in this area on savings. Women then formed groups. So, I joined the group in 2005 when the group was formed. Some of the group members were people who we were doing ROSCA with. We did this because CARE said group members must be people who know each other well and have similar interests and should not mix the rich and the poor. They trained us on how to run the savings club. (Omega Mugadza, former participant, 2015).

Some research participants had the following to say in relation to the training methodology:

What was very interesting about CARE training was the method of teaching they used. It was very practical, even some of us who only did Standard 5, we were able to understand. When getting into groups we were told elephants alone, they don't mix with lions; we were also told that interest is children. So, if you get more money, you have many children that you give back to the group. That means that one must be careful when taking a loan. (Rosemary Dube, practising participant, 2015).

In terms of training, CARE is very good. They train in vernacular and make sure

everyone understands. We will be singing, playing games and practising. The problem was mainly experienced on record keeping. It took a lot of time for people to understand. After the training we were given certificates of attendance. (Edina Save, practising participant, 2015).

CARE asserts that:

The ISaL/VSLA training is designed to suit the needs of both the literate and illiterate members of the community. Participants have real life experiences and real-life needs, which are invaluable to them. They equally need the training to be useful to them and also to be tapping on their experiences. This requires innovation, maturity, responsibility and accountability from the trainer while, more importantly, making them participate in the process. (2000, p. 7).

Fordham cited in Banda, Anolt, Moong and Sumbwa (2017), asserts that there are four main characteristics associated with non-formal education, which are visible in the ISaL model. The characteristics include relevance to the needs of poor rural women. In this study, non-formal education is specifically concerned with rural women who sought to improve their livelihoods, and had clearly a defined purpose of economic empowerment of women, but the programme was flexible. In Chapter Six, I discussed the CARE programme in detail which explained the role of village agents, which, in the Zimbabwe programme, are referred to as cluster facilitators. According to the CARE training manual:

Village agents receive training from the Field Officer on how the ISaL/VSLA are run. The training runs for three days after which the VA are given a manual called a Village Agent guide. Although this is a voluntary position, a contract is signed by the VA. The contract incorporates the VA's relationship with the savings group. After that the VA is mentored for a month by the Field Officer. (Allen & Staehler, 2009, p. 9).

One of the research participants is a cluster facilitator, and she had this to say about her engagement and role:

I do remember everything because I am a cluster facilitator, I help new groups with the training and development of constitutions. I also help individuals who want to practice by referring them to group chairpersons and indicate their interest. No, I am not paid. When we were trained by CARE/CARITAS, that is when CARE was facilitating a

handover of the groups to CARITAS, we were told that we are community volunteers. However, the groups were asked to contribute towards a small stipend. All the groups agreed. This only worked for three months. After that, some groups started to default. There was, however, no constitution in place to enforce the contributions, so it eventually did not work out. I still do my work wholeheartedly since I agreed to be a volunteer. (Temi Gudo, practising participant/cluster facilitator, 2015).

The role of the cluster facilitator was experienced by one of the research participants who joined the group later, who noted:

Going back to how I joined the group. I then approached a cluster facilitator who was trained by CARE, who then introduced me to the chairperson of the group. The cluster facilitator is also a member of our group. The chairperson then called all the group members to tell them about my story and they agreed. I was then invited to their first meeting to be officially introduced and welcomed by the group members. I was asked to pay a joining fee of \$10. I was given a short training on how the group functions by the cluster facilitator. I read and signed the constitution. The cluster facilitator is in our group, so she trained me on how the Internal Savings and Lending operates and how the group functions. I learnt most of the things from my peers in the group, especially my neighbour. (Sibongile Ncube, practising participant, 2015).

It is clear that, according to Sibongile, most of her learning was non-formal because the objectives and activities were very clear, and she felt enriched. The training was relevant to her as a new member of the ISaL group (Banda et al., 2017, citing Fordham).

Microfinance and adult education have been combined to become an effective strategy for poverty reduction. Although microfinance alone has some challenges in its fight against poverty (Hadi, 2015), a combination of the two can serve a fruitful purpose in the economic empowerment and knowledge enhancement of the poor at the grass roots. Hean and Lakwo (2010, p. 12) note that microfinance also involves “social intermediation which covers non-financial support provided to prospective borrowers to help them acquire skills and values for sustainable entrepreneurship such as training, technical skills, business counselling and marketing information”. A holistic programme on education and microfinance is the best approach which combines training for knowledge enhancement and skills development with a financial component for grass root community empowerment (Hadi, 2015).

Schecter (2017) has put forward the argument for the importance of empowering groups engaged in microfinance with skills on governance and financial management to allow them to manage their own funds. With this kind of education, the groups would be autonomous and sustain themselves once the NGO leaves. Schecter further argues that, “Through training of the groups and a participatory process to identify leaders in the communities the NGO can relinquish day-to-day management of the funds” (p. 2). As discussed in Chapter Five, the CARE programme is very clearly structured, and it enhances governance and financial management. The training programme is structured as follows:

Module 1: Member selection

Module 2: Groups and leadership

Module 3: Constitution

Module 4: Fund development

Module 5: Record keeping

Besides the training by CARE, the participants received a range of training programmes from other NGOs such as Aquaculture, Heifer International and the Women’s Coalition, possible because they were already an organised group. The training included business, technical skills and other life skills. These enhanced their participation in ISaL.

8.3 INFORMAL LEARNING

As argued in Chapter Two, informal learning is often linked to projects in which education is not the main priority, but which result in increased knowledge, skills and understanding. Such programmes may also provide opportunities for non-formal education. More often, such projects involve self-directed learning or engagement with others on an informal basis. Eaton (2012) notes that in informal education there is no formal curriculum and no credits earned. The teacher is simply someone with more experience such as a parent, grandparent or a friend; a father teaching his child to play catch, or a babysitter teaching a child their ABCs are examples of informal education.

Informal learning in the ISaL group is analysed using communities of practice theory. Lave and Wenger assert that learning in a community of practice takes place through social interaction. They describe the process of learning as legitimate peripheral participation (LPP),

a process where the newcomers are inducted into the practice by old-timers (Lave and Wenger, 1991). According to Lave and Wenger,

Legitimate peripheral participation provides a way to speak about the relations between newcomers and old-timers, and about activities, identities, artefacts, and communities of knowledge and practice. A person's intentions to learn are engaged and the meaning of learning is configured through the process of becoming a full participant in a socio-cultural practice. This social process includes; indeed, it subsumes, the learning of knowledgeable skills. (1991, p. 29).

The old-timers in the ISaL group are the ones that were originally trained by CARE and formed a group when the project started. These members inducted some newcomers, who joined the group after realising the benefits of participating in the ISaL model. Sibongile Ncube, the active practising member and a newcomer, who said she had learned most from group members, gave the following testimony about being inducted by a friend who had joined the group earlier:

Most of the things, I learnt through peers in the group, especially from my neighbour. We go to the same church, ZCC with my neighbour and when we walked from church, we used to discuss these things. One useful trick she taught me was that I should save something from my daily sales. What I used to do was that my sales for the last week of the month would be dedicated to my saving clubs. Sometimes this gave me a lot of pressure and at times I would end up borrowing money from friends and repay them later on. But now I calculate how much I need per month and then divide with the number of days of selling. (Sibongile Ncube, practising participant, 2015).

The social learning was also explained by the cluster facilitator during the interview. She spoke about her role in training new members, but acknowledged that most of the learning happens informally. According to Temi Gudo, "the rest of the things and greater details are learnt through interacting with other members".

8.4 COMMUNITIES OF PRACTICE THEORY AS APPLIED IN THIS STUDY

The communities of practice theory was developed by Lave and Wenger as a new model of learning which shifted the focus from cognitive to intuitivism (Cox, 2005). In the new model, they proposed eight points with which to compare cognitive and intuitive learning. These are illustrated in Table 19.

Table 19: A new model of learning proposed by Lave and Wenger in 1991

Old model (cognitive)	New model (constructivism, situativism)
Classroom	Learning
Teaching	In situ
By teaching	By observation
Individualised (pupils learn from the teacher)	Learning from other learners (therefore social)
Planned in a curriculum	Informal, driven by the task (though elements of the apprenticeship are formal)
Learning is a mechanistic, cerebral process of transmission and absorption of ideas	Learning is as much about understanding how to behave as what to do, and involves identity change

(Source: Cox, 2005, p. 4)

Lave and Wenger describe the process of learning as one that happens through practice and participation. According to John (2009), they acknowledge that the development of their theory was also influenced by activity theory, critical psychology and workplace learning. Wenger later expanded the theory in 1998 in his book, *Communities of Practice* (Cox, 2005; John, 2009). Goos (2014, p. 188) state that Wenger (1998), in his advancement, identified four components that provide a framework for a social learning theory: meaning, which is a way of talking about our ability to experience the world as meaningful; practice, is defined as a way of talking about shared historical and social resources, frameworks and perspectives that sustain mutual engagement in action; community, is a way of talking about the social configurations in which our enterprise is defined and our participation is recognizable as competence; and identity, which is a way of talking about how learning changes who we are. These authors (Goos, 2014) cite Wenger as maintaining that these four components of the social learning theory are deeply connected and mutually defining.

The CoP theory of Wenger, is developed by McDermott and Snyder (2002) in their book *Cultivating Communities of Practice: A Guide to Managing Knowledge*. Their development focused on applying principles of community-based knowledge to organisations and how learning takes place within organisations. The communities of practice are formed by people who engage in a process of collective learning in a shared domain of human endeavour. Wenger, McDermott and Snyder (2002, p. 5) describe a community of practice as:

Groups of people who share a concern, a set of problems, or a passion about a topic,

and who deepen their knowledge and expertise in this by interacting on an ongoing basis... as they accumulate knowledge, they become informally bound by the value that they find in learning together. Over time, they develop a unique perspective on their topic as well as a body of common knowledge, practices, and approaches. They also develop personal relationships and established ways of interacting. They may even develop a common sense of identity. They become a community of practice.

The CoP theory has since been revised to incorporate multiple communities of practice that people may belong to. This latest advancement is what Wenger-Trayner and Wenger-Trayner (2014) have termed ‘learning in the landscape of practice’. The development of the theory accounts for complex relations that people build across what Wenger-Trayner and Wenger-Trayner (2014) term knowledgeability. Knowledgeability is seen in a person’s relations to a multiplicity of practices across the landscape.

8.5 STRUCTURE OF COMMUNITIES OF PRACTICE AND THE TABUDIRIRA ISAL

The basic structure of a community of practice is threefold, the core group, the active members and the interested members (Bolliger et al., 2005). In Figure 25, is presented the structure of Tabudirira group according to this structure.

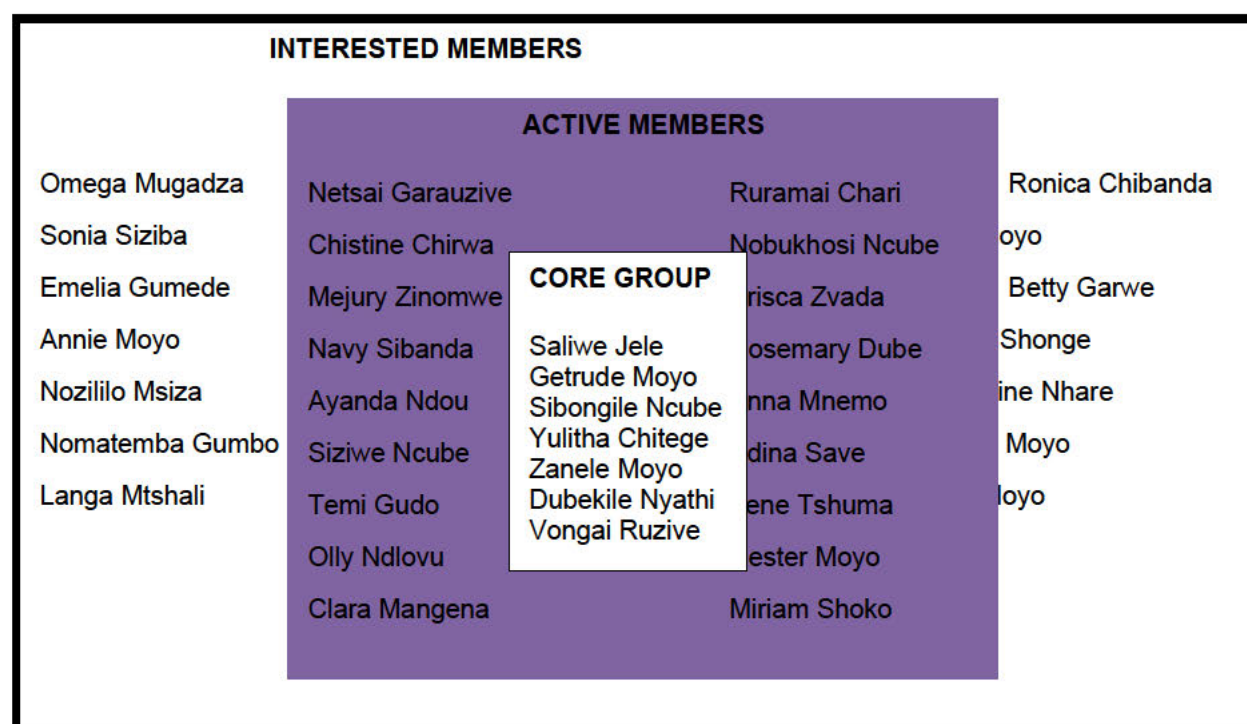


Figure 25: Structure of Tabudirira community of practice

The practising and former members of the group were presented in Table 13 in Chapter Six. This table shows that the group started with seven members, of whom only four are still practising members. At the time this study was conducted, there were 25 practising members of the group, and 14 former members, making a total of 39 members since 2005.

In the ISaL group the core group is the managing group, with the group committee comprising the chairperson and vice-chairperson, the secretary and vice-secretary, the treasurer and other committee members. In this case, their role is to co-ordinate the ISaL activities. The active members are like a steering committee. These are active members of the group who do not necessarily hold leadership positions but have a role of encouraging other people to remain active. The interested members are the former members who are technically no longer members of the Tabudirira ISaL group. However, they are still connected to it by the relationships they developed and by being members of the burial society.

The existence of Tabudirira group over the years and, especially for the ten years from 2005 to 2015, indicates some level of sustainability in the ISaL model. In fact, a report by Entz, Karsuar and Salomons (2016) notes that 89% of ISaL groups continue to operate more than five years after receiving training, and on average, double their self-capitalisation and average loan sizes. In addition, the report notes that several studies conducted in Nepal, Tanzania, Cambodia and Uganda have observed groups which have been successful in sustaining themselves, and creating additional groups. Oino, Towett, Kirui and Luvega (2015, p. 758) argue that “project sustainability is one of the most critical challenges for all grassroots, national and international development agencies”. Ledgerwood (2013) maintains that the key strengths of group models of saving/microfinance are sustainability and simplicity, which enable self-management and spontaneous group replication. Because of simplicity in the ISaL model, members continued to recruit more women to participate in the model. The training was provided by a cluster facilitator at community level as formal learning, as well as informal as peer learning, which Lave and Wenger (1991) refer to as legitimate peripheral participation.

The manner in which women have joined Tabudirira group indicates the important role played by social capital in ISaL. As Musinguzi (2015) argues, women’s participation in externally initiated interventions such as VSLAs or ISaL are influenced by existing social relationships. Musinguzi further notes that “these social networks influence women’s decisions to join VSLAs and to challenge structural barriers, and they enable women to expand and maintain

friendship networks” (p. 3). These social networks of friends, community members, and also family, are valuable resources that are beneficial for poor and under privileged communities (Musinguzi, 2015 citing Campbell; Narayan & Pritchett; and Woolcock & Narayan). Benda (2012) also observed that a study of savings and credit associations in Rwanda found that networks of friends, harnessed through trusting face-to-face relations, reduced members’ feelings of isolation. Through the social network that they give rise to, social organisations such as NGOs have a critical role in facilitating the transmission of social capital. A good example is the self-help groups such as the saving and credit association in this study. In microfinance, they are an asset as they are information hubs providing mutual support both financially and socially (Sach, 2014). In this regard, through their promotion of this kind of group saving, CARE has played an important role.

The structure of Tabudirira group’s community of practice, as shown in Figure 25, has evolved over the years (Table 13). What was very striking is that both practising and former members felt that they were a family. This made reaching of the former participants and other members who were not key research participants, easier. I attribute this to the importance of social capital, which results in the formation of bonds, bridges and linkages. The OECD (2013, p. 43) provides a fuller description of social capital as:

networks with shared norms, values and understandings that facilitate co-operation within or among groups”. Social capital takes a variety of forms and these are divided into three categories namely, bonds which are links based on common identity like family, close friends and people who share culture and ethnicity; the bridges which are links that stretch beyond a shared identity like acquaintance, colleagues and associates; and linkages which are links across social classes.

The illustrated CoP structure shows these bonds, bridges and linkages, which are also illustrated in the three brief stories in the following section.

8.5.1 The nature of learning in Tabudirira ISaL group

The relevance to this study of the fact that members of Tabudirira ISaL group learn much through informal learning and legitimate peripheral participation (Lave & Wenger, 1991) is clearly evident in the stories told of the women’s experience (Boxes 1, 2 & 3). These stories explain how informal learning took place in the group and how important it was for the participants.

Box 1: Sibongile Ncube's story

I joined the CARE savings group beginning of the year, in January 2010, after observing how my neighbour was progressing through participation in the saving clubs. End of the year they were having pay outs. During the course of the year they would also borrow money when they are stranded especially with school fees. . . I then approached a cluster facilitator who was trained by CARE who then introduced me to the chairperson of the group. The cluster facilitator is also a member of our group. The chairperson then called all the group members to tell them my story, so they agreed. I was then invited to their first meeting to be officially introduced and welcomed by the group members. I was asked to pay a joining fee of \$10. I was given a short training on how the group functions by the cluster facilitator. I read and signed the constitution. The cluster facilitator is in our group she trained me on how the Internal Savings and Lending operates and how the group functions. Most of the things I learnt through peers in the group especially my neighbour. We go to the same church (ZCC) with my neighbour. When we are walking from church we used to discuss these things. One useful trick she taught me was that I should save something from my daily sales. What I used to do was that my sales for the last week of the month would be dedicated to my saving clubs. Sometimes this gave me a lot of pressure and at times I would end up borrowing money from friends and give them later. But now I calculate how much I need per month then divide with the number of days of selling.

I joined the group in 2010 and I was helped by other people to get settled in the group and to learn the tricks to be an expert in *fushayi*. I told you the other day about how my neighbour encouraged me and gave some tricks on saving the money, the savings contributions and loan repayments. I have also helped other people. I can say there are two women who joined the group. When they had signed the constitution and paid joining fees and received the short training I helped to get used to *fushayi*. First thing, I taught the trick that I was also taught, saving the money for subscription and loans on a daily basis because waiting till last minute can stress you.

Box 2: Gertrude Moyo's story

So, we get a lot of support from each other through the group. For example, if one fails to raise money for subscription '*tinogamana gamana zvedu*' [we help each other], because our wish is that everyone should be on the train. We all want to be successful; we want 10 should always be at the top like as our song says – Ward 10 *inofamba pamusoro pemvura, haumbonyura inofamba pamusoro* [wood floats on the water it doesn't sink]. For us to be seen as successful, everyone must be successful. Of course we have drop-outs and most of these are people who joined the group when it was already operational. You see some people may just join because they see other benefitting, but not knowing that it requires hard work for one to be successful in *fushayi*. One needs to really work very, very hard. It doesn't come easy, no! We however try to help all the new people who join because we all want to be successful. Personally, I have mentored three members that I encouraged to join the group. Besides that, they taken through the training by the cluster facilitator. I was also trained and helped to develop business skills, you see the success in *fushayi* is dependent on your success in business. If you are not running a business or doing this and that to get money you won't survive. When you borrow money, you must use it for business so that you generate money to pay back with children [interest]. I also discourage them to borrow money for consumptive purposes like buying food or paying school because paying back that money becomes a big challenge and you may end up borrowing to pay back that money, sometimes you get the money for a higher price. This has made a lot of people drop out. The other thing is that I taught them was that they have to make sure that they generate the money throughout the month, not a single day or in one week because it may be difficult. One needs to save just a little every day from sales.

As one of the oldest members we are the ones who formed this group. So, when a new member is interested, before we accept her, we have a meeting as a group so that we get more information about the member. New members are introduced by old members most of the time. When the group accepts, then the new member is asked to pay joining fees, given the contributions. We encourage members to join beginning of the year unless if they have money to pay the arrears. Personally, I helped three members whom I encouraged to join the group. I helped them to settle in and give them advice on being successful in *fushayi*.

Box 3: Anna Mnemo's story

I made friends as time went on and one of my neighbours who is now a very good friend of mine was a member of *fushayi*, – she still is a member – encouraged me to join this group. So, I joined this *fushayi* group in January 2009. I thank my friend for encouraging me to join this group and to do this kind of project. To be a member of this group one needs to understand first the constitution of the group because it is the one that as a group we follow in running the group affairs. Before even my friend took me to the chairperson of the group, she gave me the constitution to read and see if I agree with the regulations. I did not have a problem although it pointed to the fact that one can lose property if they fail to repay the loan. I discussed this with my friend, as she said, “you just need to work very hard and have multiple sources of income” and the trick she also told me was that I should not wait to have money by the end of the month, but that I should save it throughout the month. She also said that if I was afraid of using the money I had saved for other things, I should give it to her to keep for me. However, I did not have a problem with that because I was already a member of a round and I had been doing that. All I needed to do was to do more projects so that I am able to raise the money for both round and for *fushayi*.

After this discussion with my friend, she then took me to the chairperson of the group and introduced me. She was very happy to have me join the group because there were two members who had left. So, the chairperson arranged that I attend the monthly meeting since the day was close and she then introduced me to the members. They all agreed, and this was written in the minutes. All meetings are documented in order to track everything that happens in the group. I was given the constitution and I read it and signed then paid a joining fee of \$10. I had already earned the money because I had read the constitution and my friend had advised me to do that. I was then given training by the cluster facilitator who is a member of the group. She trained me on everything that is covered in *fushayi*, such as a membership, record keeping, loans and dangers of taking loans for consumptive purposes. She is very good with that and she continues to give advice to all group members. That training on its own is not enough in *fushayi*; you need someone who keeps giving you encouragement, and my friend did that very well.

To sum up how people are inducted into the Tabudirira ISaL, the cluster facilitator said,

First the member has to be introduced to the group. The first person to see is the chairperson who then calls for a meeting to introduce other members to her, if they agree or not and if that is recorded in the minutes the joining member is then given a constitution. The new member is then given a short training on how the group functions by one of the group members. I also train others sometimes. The member pays a joining fee of \$10. The rest of the things and greater details are learnt through interacting with other members. I have assisted a number of women to join this group and other groups as well. Because I am a cluster facilitator and I am well versed with the project. I explain in detail what ISaL is and how people will benefit, I also advise them that in case they join a group, they should try where possible not to use the loans for purposes that do not generate income, like buying food and paying school fees for their children.

The induction of newcomers by old timers demonstrates Lave and Wenger's (1991) legitimate peripheral participation. In addition, in the context of Zimbabwe and the learning of African women, this process demonstrates the solidarity and survival values of *Ubuntu*. Sigger et al. (2010, p. 14) expand on this concept:

Solidarity is about accomplishing difficult tasks collectively. Personal interests are less important than community needs. African people feel the responsibility towards the community. The solidarity spirit can be translated into collective singing, effort at work, celebrations, rituals and family life. A happy life indicates that other people should be praised on achievements and gratitude for favours done.

Broodryk (2006) notes that a solidarity spirit increases the cohesion among members of a group, and it creates a culture of empowerment. This solidarity spirit improves the community feeling within the organisation. Accordingly, Poovan et al. (2006), citing Nussbaum, assert that the bond of solidarity among Africans consists of "biological, and non-biological bonds" (p. 18), and these are created and maintained through spiritual values. Because of this, Sigger et al. (2010) conclude that the dimension of solidarity is a necessary condition for group or team cohesion and commitment, hence, the elimination of an "I" state of mind to a "we" state, which leads to the African statement 'you are because we are'. Solidarity is demonstrated through biological and non-biological bonds, brotherhood, sisterhood, mutual support, team spirit, cohesion, all of which are demonstrated by Tabudirira group members in their induction

process.

At the heart of *Ubuntu* is the dimension of survival (Poovan et al., 2006; Sigger et al., 2010). This is again well expressed by Sigger et al. (2010) when they say:

In spite of all the difficulties and distress, African people still live and exist. African people rely on each other through brotherly caring. African people combine their resources and strengths and, in this way, they create communities. Survival can be seen as the shared will to survive, so you share [the little] you have with others” (p. 12).

Similarly, Broodryk (2006) emphasises values of *Ubuntu* such as togetherness, brotherhood and sisterhood, saying these values belong to the dimension of survival. Mbigi, cited in Sigger et al. (2010), argues that members of a group or team will always rely on each other to increase effectiveness in order to achieve their goals; they will make sacrifices despite other differences they have so that they survive. Sigger et al. (2010, p. 14) further argue that:

the members of the group work together as a collective, to solve problems of individuals. It can be questioned whether those values are more related to the dimension of solidarity since it is about the ‘we’-feeling between the members... when an individual is part of the community, so, really a part of the organisation, then the idea of an extended family arises. These bonds are not based on biological ties, but on bonds of solidarity.

Mabovula (2011, p. 3), citing Roux and Coetzee, notes that Mbigi’s model of *Ubuntu*, with its five values of compassion, dignity, respect, solidarity and survival, is based on the following four principles: morality, which involves trust and credibility; interdependence, which concerns the sharing and caring aspect that is cooperation and participation; spirit of man, which refers to human dignity and mutual respect that insist that human activity should be personally driven and humanness should be central; and lastly, totality, which pertains to continuous improvement of every member.

To sum up, Broodryk, cited in Poovan et al. (2006), observes that these five values are like a spear that is used to defend brotherhood, sisterhood and manage the African society, as well as guide interpersonal relations in society. The value of survival is demonstrated through sisterly care, self-reliance, perseverance, personal responsibility and sacrifice. Sigger et al. (2010) notes the close relationship between the dimensions of survival and solidarity, because when

individuals feel that they are part of the community, then the spirit of solidarity develops.

8.5.2 Power dynamics within the Tabudirira ISaL group

Although there are no power struggles indicated in the group, some power dynamic seems to be present within the Tabudirira ISaL group. These are mainly noted with pioneer members, who express their role strongly. The positive thing is their feeling that they have a role to mentor others as pioneers, reflected here by Getrude Moyo:

As one of the oldest members we are the ones who formed this group. So, when a new member is interested, before we accept her, we have a meeting as a group so that we get more information about the member. New members are introduced by old members most of the time. When the group accepts, then the new member is asked to pay joining fees, given the contributions. We encourage members to join [at the] beginning of the year unless they have money to pay the arrears. Personally, I helped three members whom I encouraged to join the group. I helped them to settle in and give them advice on being successful in *fushayi*.

However, these power dynamics are also controlled by the constitution that regulates the group. The constitution is the key tool of the practice. Not only does the constitution guide the main aspects of the practice, that is, who joins, payment routines, lending guidelines, interest rates and penalties, but it also serves to prevent abuse of power. The constitution thus prescribes the democratic ethos of the ISaL practice. Because of that, elections are held every two years and a member can only serve two terms. The constitution gives a chance for new members to be elected onto the committee.

8.6 FRAMEWORK FOR SOCIAL LEARNING FOR THE TABUDIRIRA ISAL MEMBERS

As discussed in Chapter Three, there are four interrelated components in the framework for social learning in the CoP theory. The components are learning as becoming (identity), learning as experience (meaning), learning as belonging (community), and learning as doing (practice) (Graven & Lerman, 2014, citing Wenger). I analysed the statements originating from the individual life history interviews in terms of these four components, and also developed sub-categories for each, as indicated in Figure 26.

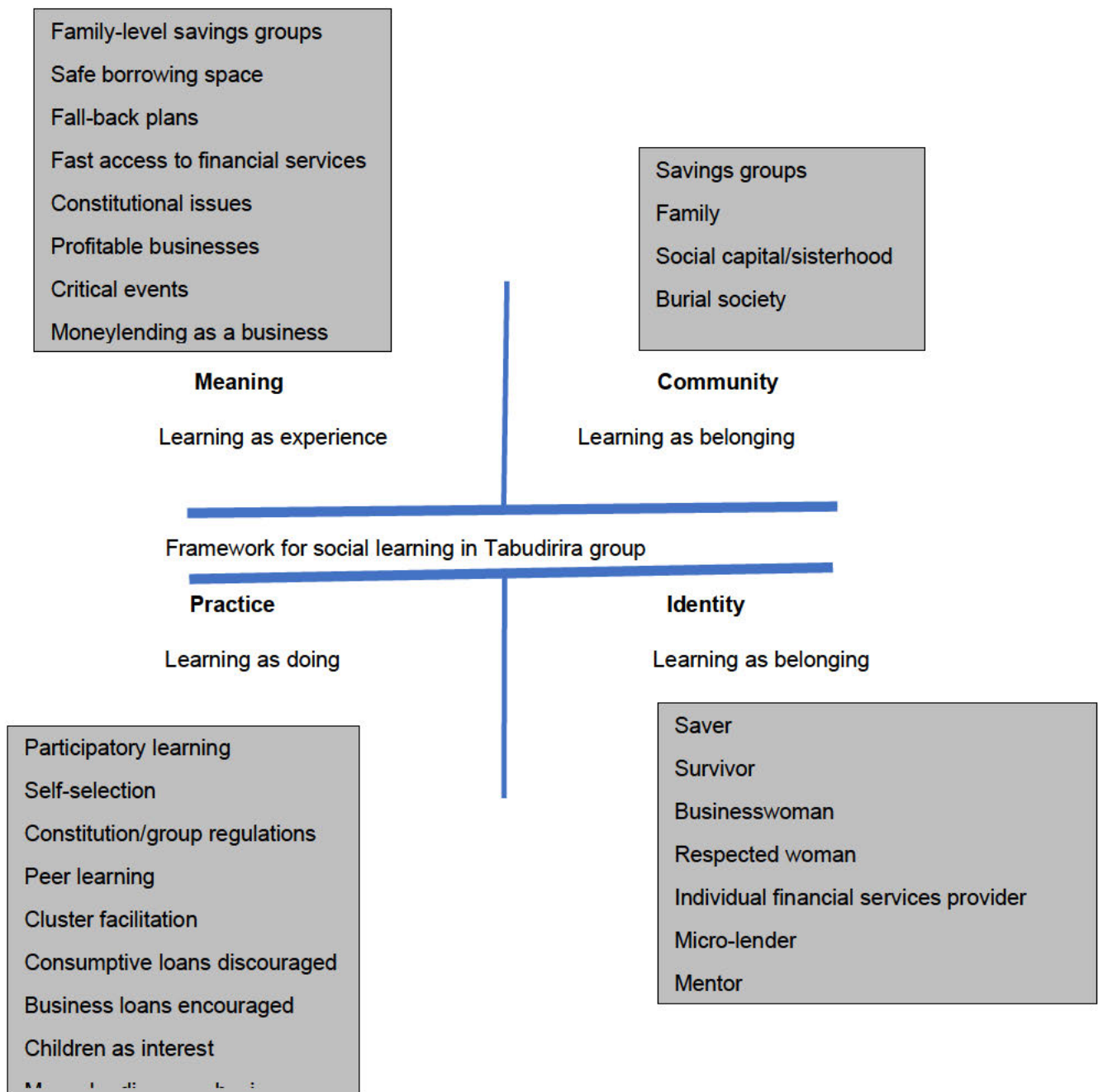


Figure 26: Framework for learning in Tabudirira group

8.6.1 Learning as doing: Practice

Practices are socially defined ways of doing things in a specific domain, in this case, the savings and lending associations. Practice explores the existing body of knowledge and its advances. It is also oriented to the future (Wenger et al., 2002). Very striking in the ISaL practice was how the women learnt from each other, enabling the women to learn fast. Women

also found learning from their peers very interesting. This happened during the group meetings as well as outside meetings as they interacted. For example, Sibongile Ncube who joined the Tabudirira group in 2010 and was trained first by the cluster facilitator, learnt from her neighbour about ISaL and ‘tricks’ for how to raise money when they were walking from church:

Most of the things I learnt through peers in the group especially my neighbour... One useful trick she taught me was that I should save something from my daily sales... now I calculate how much I need per month then divide by the number of days of selling.

Another is Anna Mneni who said:

I made friends as time went on and one of my neighbours who is now a very good friend of mine was a member of *fushayi*, she still is a member, encouraged me to join this group. So, I enjoyed this *fushayi* group in January 2009. I thank my friend for encouraging me to join this group and to do this kind of project... I discussed this with my friend, as she said, “you just need to work very hard and have multiple sources of income”, and the trick she also told me was that I should not wait to have money by the end of the month, but that I should have the money by the end of the month and save it throughout the month.

When I got my first loan, she invited me to come with her to Chipinge to buy avocados and sweet potatoes for selling. The first time we did this I thought she was crazy, we left Masvingo and we went to an area where they sell the sweet potatoes and avocados, but we slept out in the open at the fields and for the first time I had to sleep out. I was scared of snakes and she told me that money is where there is all sorts of danger, however she said there were no snakes in that area. I did not believe her though. We then hired a cart to then take us to the main road, you wait and wait and wait because you can only use big trucks, and buses are expensive. So, we waited and got a truck when it was dark, then we were dropped off in Masvingo town around 2 a.m. and slept besides our bags. The following morning the vendors were at the place around 5 a.m. to buy sweet potatoes and avocados. Around 9 a.m. everything was sold except for the small things that we wanted for home use. Then I was very happy and since then I do that twice a month, we go together with my friend.

The importance of informal learning was also summarised by the Temi Gudo, the cluster

facilitator and member of Tabudirira group:

The new member is then given a short training on how the group functions by one of the group members. I also train others sometimes. The rest of the things and greater details are learnt through interacting with other members. I have assisted a number of women to join this group and other groups as well. Because I am a cluster facilitator and I am well versed with the project. I explain in detail what ISAL is and how people will benefit, I also advise them that in case they join a group, they should try where possible not to use the loans for purposes that do not generate income like buying food and paying school fees for their children because they may face challenges in repayment of the loan.

The constitution was one thing that the participants understood very well and always gave reference to as an important document in the practice of ISaL. The constitution was thus a key tool of the practice. It provided guidelines to membership, contributions, loans, loan repayments and penalties. It was a much respected document. The constitution was developed by the original members and all of them signed as an indication that they agreed with the provisions. All new members had to read, understand and sign the constitution as an indication of agreement with the rules and regulations of the group.

One of the regulations that brought a lot fear was the fact the when a member fails to repay, the group sells the assets to recover group funds. This was voiced by Omega Mugadza, who was saved by a group member when she had problems with payment, “When you start failing to repay the loan, you are reminded of what is in the constitution. If you fail totally, the group constitution provides that members can sell your assets to recover the money”. In addition, if the group member fails to pay contributions, their outstanding instalment is considered a loan. So, the member ends up owing the group a high amount of money. While these rules and regulations are meant to keep the group compliant while making as much money for the members, it neglects the unforeseen, which always happens when life takes a different turn. This regulation was also cited as one of the major reasons that led to members dropping out. The cluster facilitator, Temi Gudo, had a different thought about this, as recounted earlier in Chapter Seven. Her feeling was the constitution should provide for such unforeseen circumstances, not just have in it a statement that it can be amended, as amendments take a long time. She, however, blames CARE because they simply gave members an outline for the

constitution which they followed without question. Record keeping was also one of the provisions of the constitution. Minutes were an important record of group proceedings. The participants acknowledged, as indicated by Edina Save, that “Every time we meet, the secretary writes minutes of the meeting and the minutes are read at the following meeting. Minutes are important because they tell the story of what is happening in the group”.

Some exploitative practices were also noted among the participants. While usury had always existed in Ward 10, the participants also learnt that lending was another income generating project, as explained by Sibongile Ncube, one of the practising participants:

I am doing very well in business this is why I am able to pay my contributions on time. When I take a loan from the group at 20%, I borrow it out at 40% sometimes 50% especially if the person is stranded. I have a ready market.

As defined in Chapter Three, practice is a way of talking about shared historical and social resources, frameworks and perspectives that sustain mutual engagement in action. I summarised the noted practices in the study in Figure 26 as participatory learning, self-selection, constitution or group regulations, peer learning, cluster facilitation, discouragement of consumptive loans and reference to interest as children.

8.6.2 Learning as becoming: Identity development

Identity development adds a dimension of progress and uncertainty as members struggle to find a place in the community. Wenger et al. (2002, p. 20) argue that a community of practice provides a ‘home for identity’ by creating an environment where people with similar situations can connect and learn from each other, rather than just participate in a learning situation in order to meet certain goals. The women in this study found each other because they were poor and marginalised, hence, coming together to save money would enable them to access financial services and develop additional identities as savers, survivors, successful and respected women, businesswomen, members of the Tabudirira ISaL group and mentors to others on saving. The view that education changes people is true for these women. Some members of the ISaL group changed their identity through participating in this group, for example, becoming a moneylender:

I am now different from other women in the community, they look up to me because I am able to help them financially especially when schools open, they come to borrow

money from me, and they pay back with a percentage. (Rosemary Dube, practising participant, 2015).

One woman even noted some positive character change by getting involved in ISaL. This could be attributed to them being busy with something that made a lot of sense in their lives or have led to a reduction in poverty levels. There is a strong belief that poverty influences conflict, including gender-based violence, as voiced by one of the women:

Besides savings culture that I have learnt by practising in *fushayi*, I am now a better person. I wasn't a pleasant person at all, I liked fighting with people, and I could never be a loser. People didn't like me as well. But through interaction with other women in the group, I realised that fighting was not good. There is also an elderly lady who used to visit me and call me at her home, she counselled me. What I also noticed was that if you are not busy doing things that give you money then you have time to fight. Now I don't even have time to fight. Even my husband is happy. (Temi Gudo, practising participant and cluster facilitator, 2015).

At group level, there has been some change in identity. The Tabudirira group is now being seen as a provider of financial services: "As a group we are viewed by the community as a microlender, because we lend other community members money if they need it and they pay back with interest" (Temi Gudo, practising participant, 2015).

Collective identity was also noted at harvest at the end of the year, when Tabudirira group members shared proceeds from their savings and lending project. One of the members expressed that all members wished for all individuals to pull together to the end, when she said:

At pay out time, group members always get reasonable amounts of money like last year we got each \$505. But sometimes, there are sad moments during pay out. If you owe the group some money you can go home with nothing and that doesn't go well with the person and group members because the idea is to let everyone get a lump sum after 12 months of contributing. (Gertrude Moyo, practising participant, 2015).

Identity was noted among members as improved business skills and positive character change for some members who had learnt good things from their peers as they participated in the ISaL. Some developed to be individual financial services providers and the group was viewed as a microlender. Accordingly, Goos (2014) assert that identity is a way of talking about changes

that happen as people learn new things.

8.6.3 Learning as experience. Meaning

As explained in Chapter Three, learning as experience is defined as a way of talking about one's ability to experience the world as meaningful (Graven & Lerman, 2014). The interviews with women revealed that their lives had been made meaningful through participating in ISaL, as they realised financial benefits and got to understand issues around procedures, regulations and the business environment in a safe space. Regarding this, Rosemary Dube, a practising participant, said:

I am very grateful to CARE because it showed me another way of life, a way of making money. As someone who likes to see my family members prosper, I have also introduced this to my family members. I didn't want us to be in one group, so I encouraged them to join other CARE groups in the area, but as a family we have our own group with my daughters and daughters-in-law. So, we have a fall-back plan. We won't sink.

Another participant added that:

The other benefit which is the main reason why I joined this is to make money, when you are a member of the ISaL group you are able to access money to start your small business, because you can borrow from the group and you get the money on the same day. It is different from borrowing from these companies that give loans. For example, me and other six friends we came together to borrow money from Micro King because they were saying they only give to groups. So, what they want is that you apply for a group loan but indicating how much each group member will get and what they want to use the loan for. So, after submitting the form then their officer comes to assess your projects and the assets that you have in case you fail to pay and the group fails to put pressure on you or bail you out. After assessing then they recommend to their supervisors, as for us we had applied for \$1800, each getting \$300 but we were given \$1200, each getting \$200. For you to get the money you pay some fee, our group paid \$60. Then you get the money in five days. The money is deposited in a bank account, so we had to open a bank account at CABS. Then you start paying after 30 days. You pay over six months. We were paying \$250 per month. But in ISaL you get your money instantly. What is important is that you raise a reasonable amount as a group through

monthly contributions and repay all the loans on time. (Temi Gudo, practising participant, 2015).

The advantage with CARE model is that it helps people raise money faster through savings and lending and payment of fine. (Nomathemba Gumbo, former participant, 2015).

I joined the group in 2005 and managed to buy a lot of things such as the scotch cart, wheelbarrows, plough, and utensils. I dropped when I fell sick in 2010 because I couldn't raise money for contributions. (Omega Mugadza, former participant, 2015).

Besides the benefits articulated here, there were also some risks that were associated with participating in ISaL. This was noted by Anna Mnemo, a practising participant who said:

The other thing is that this project can be affected by other things, things that are created by God. Things that as people we have no control over. I can give you examples like breakdown of the irrigation pump. Some who depended on growing and selling vegetables dropped from the group because they had a problem with paying contributions and repaying loans, another is the 2007/08 situation.

Another participant, who is a cluster facilitator, made the following comprehensive observation relating to contributions, the constitution and other regulations and noted that:

The second problem I have already mentioned in passing is that if a member fails to pay monthly contributions, they are considered as loans; this puts the member at a disadvantage. I see these as reasons that lead to dropping out of members which means if we solve these problems more people would be participating... I am not sure because all the constitutions were developed using the outline provided by CARE, no one has ever thought about that, it has never been discussed. And you also know that as people we are not well educated, and we follow everything that the NGOs says. The way I see it, it is very unfair because the person may be sick during that time. I think it will be better, if someone has problems, to stop loans from accumulating interest as well as stop contributions to be considered as a loan. If one has a genuine case like illness not making profit at her misfortune. The second problem I have already mentioned in passing is that if a member fails to pay monthly contributions, they are considered as loans and this puts the member at a disadvantage. I see these as reasons that lead to

dropping out of members, which means if we solve these problems more people would be participating.

The observations on meaning as experience were summarised as development family level savings groups, safe borrowing space, fall-back plans, easy access to financial services, group regulations, profitable businesses, moneylending becoming a common business and critical events. This concurs with what Goos (2014) define as meaning; it is talking about our ability to experience the world as meaningful and to make meaning and generate knowledge from experience. A good example of this is the critique offered by the cluster facilitator of being bound by the CARE model constitution, which says that unpaid contributions should become loans.

8.6.4 Learning as belonging: Community

This is a way of talking about the social configurations or social structures or relations in which an enterprise is defined and how our participation becomes recognisable as competence (Graven & Lerman, 2014). Competence refers to the ability to form and maintain relationships. The benefits of participating in ISaL were said to be not only economical, but of building relationships and support systems within the community. From the sustainable livelihood framework perspective, the ISaL members express the value of social capital in practising ISaL as they ‘belong’, ‘build relationships’ and use ‘support systems’ as members of the group. At the same time this speaks to communality and interdependence among the women. This was evident from some of the things the women said during the interviews. Tabudirira members, both practising and former, felt they belonged to the group and they shared interdependence and connectedness in that they got much support from each other. They experienced being one family. Below are of their expression of these social bonds:

The other thing is that it has created a family, we feel, as a group, we are a family. Even with the members that drop out, we continue being in touch especially that [since] every member is also a member of the burial society, so we still meet every month when we pay our subscriptions. If you have a problem with your husband at home, you have somewhere to go and discuss your issues with others or you have problems with your children, like when my daughter got pregnant when she was doing Form four, I was stressed and my husband was very angry with me. He kept on blaming me, you know men, and one day he beat me for that. When I shared with others, they advised me to follow our African tradition and get her paternal aunt to go with her to the boy's parents. I did that, there was some kind of peace at home. However, the marriage did not work because the husband was very irresponsible and violent. So, my husband asked her sister to go and talk to our daughter's husband and her in-laws. This did not help, however, so she finally came back home. So, I took her back to school to do a course. We call our meetings '*pamuhatsha*' or under the Parinari tree. (Temi Gudo, practising participant and cluster facilitator, 2015).



Figure 27: Women under the famous Parinari tree that provides shade and where they can pick fruit

The Parinari tree is big and it provides a cool shade when it's very hot. You can also pick the fruits when they are in season. So, when we are in a group, we feel relaxed and can openly discuss personal issues without fear.

This is what happened with me, I took a loan, got sick and was not selling anything and I had problems with repayment, so I decided to drop out from the ISaL group. The irrigation pump also broke down, so if one wanted to sell vegetables you had to go and buy in other irrigation schemes which were far, and I couldn't walk long distances; or one could get into a minibus which cost \$2 to and from. However, the group members helped me to repay the loan, two ladies gave me some piecework at their fields to go and work so that I could repay the loan. The year when I dropped, I got my share at the end of the year, and it helped me pay school fees for my son. From there I have just been down, I am however still a member of the group for the burial society only. The members are very nice. They still give me piecework which helps me to pay for school fees and other requirements, if things change, I will re-join the group. What is important is that God gives me a long life. I will have to pay the joining fee but it's not a problem. (Omega Mugadza, former participant, 2015).

I also explain that we are a family in this group so when they face challenges they should always communicate and we see how we can help each other before things get bad... Being a member of this group has helped people to bond because the group has been in existence for a long time. Most groups dissolve once one member leaves the group, but this one has not. And the members who leave remain members of the group's burial society. (Temi Gudo, practising participant/cluster facilitator, 2015).

The biggest challenge in the ISaL comes when your things don't work as per plan. One time when I was very sick in 2014 and I was not selling in town I was struggling to raise contributions, and they were considered as a loan, so they were accumulating interest. I did not pay for two months and the interest was high. I was rescued by my husband who gave me money from his chicken business to pay. I almost dropped out, but I didn't because I felt I was going to be like a failure and I would not let my colleagues down, because we are like a family and I was the secretary of the group. (Sibongile Ncube, practising participant, 2015).

My observation of Tabudirira ISAL community of practice is that it is unlike the typical community of practice of craft and organisational practices that Lave and Wenger (1998) looked at. An essential part of the practice (ISaL) is 'survival', how poor women come together into a collective practice of saving and to generate knowledge that ensures survival under very

challenging conditions of cyclical shocks and stresses. They worked together as a group and family to reduce vulnerability. The practice is no less about securing livelihoods. Failing in this practice can thus have life-threatening consequences. The knowledge generated in such practices is what radical adult educators have called ‘really useful knowledge’. The identity formations that must be given attention in such practices are thus about the ‘survivor’ and ‘sister-in-struggle’. This is an aspect of identity development that is not well covered in the CoP literature and which this study draws attention to. In an African setting, identity development is important to consider.

8.7 STAGES IN THE DEVELOPMENT OF COMMUNITIES OF PRACTICE AND ISAL

Models on stages of communities of practice provide a way of analysing the development of ISaL groups. In the model shown in Figure 28, there are five stages of development: potential, coalescing, active, dispersed and memorable. This model is discussed in detail in Chapter Three. It is a useful model to analyse this particular group. In Tabudirira, there are original members who are the pioneers who joined in 2005. There are also other members who joined later on, and most probably, more members will join the group, since the constitution still provides for that. There are also members who are former participants and who provide a way of talking about the dispersed stage. There is no memorable stage yet because the practice of ISaL still exists. This stage may be reached sometime in the future.

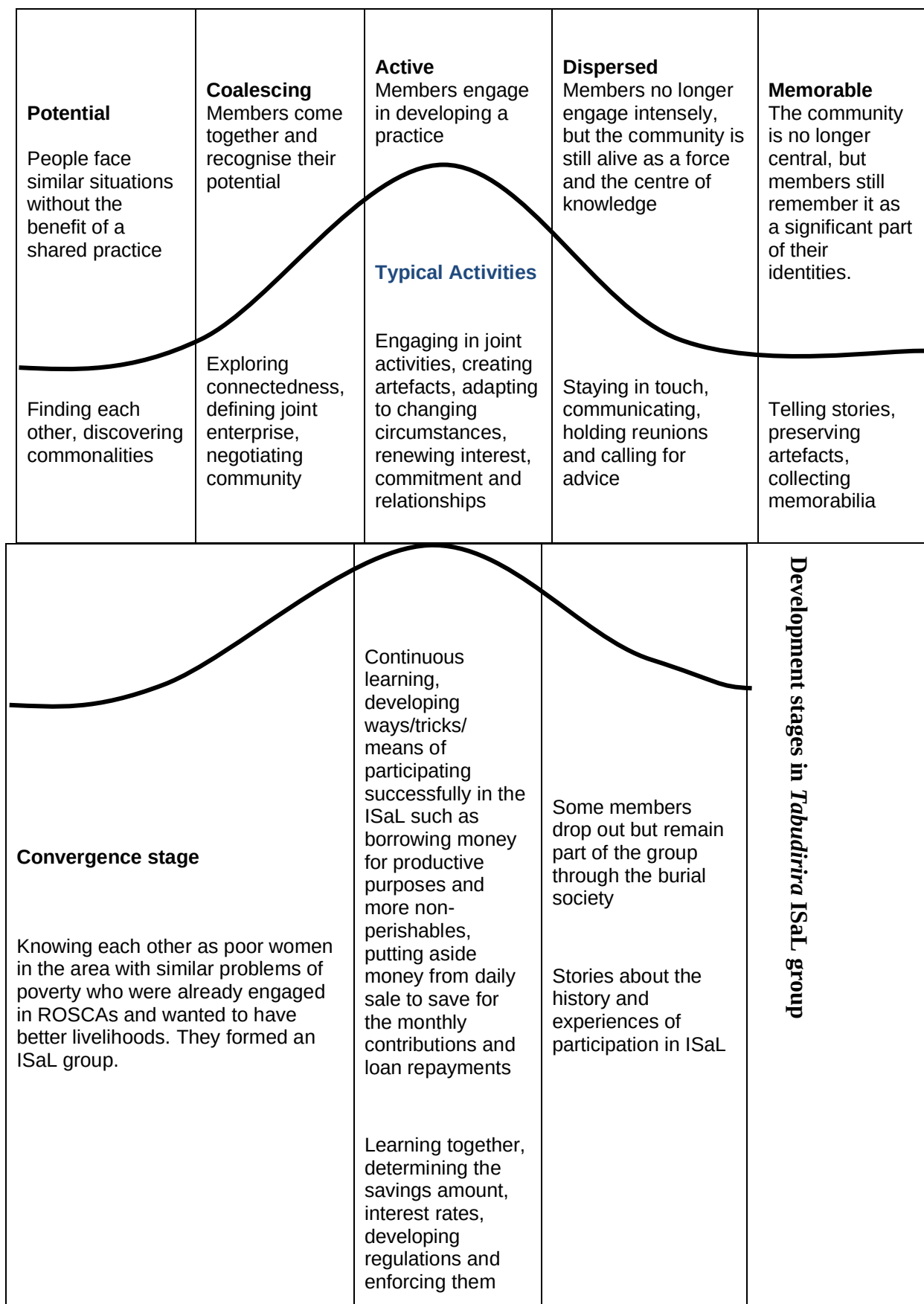


Figure 28: Development stages of the Taburidira ISaL. Adapted from Wenger, 1998.

The study revealed that the first and the second stages are combined because they took place almost at the same time. After the mobilisation workshops the women self-selected, and they had already decided they were going to practise ISaL. This stage could be referred to as the **convergence** stage. This is the first stage of the development stages for women in Ward 10 as signified by the pioneer group members who came together and formed other savings groups such as ROSCAs. The Tabudirira group was formed by people who were part of a practising ROSCA and two additional members who were not part of the group but were neighbours whom they trusted and who met the criteria given by CARE during the mobilisation stage. These women had found each other as poor women who wanted to try and improve their livelihoods. This stage is also relevant even to women who joined the group later on, as they realised that they were in similar circumstances. In relation to this, one of the women who joined later had this to say:

I joined the CARE savings group at the beginning of the year in 2010 after observing how my neighbour was progressing through participation in the savings clubs. At the end of the year they were having pay-outs. During the course of the year, they would also borrow money when they were stranded, especially with school fees. This lady sells second-hand clothes she buys from Mozambique. (Sibongile Ncube, practising participant, 2015).

The **coalescing stage** happens when members with similar situations come together and recognise their potential (Wenger, 1998). This is the beginning of the formation of an ISaL group, in this case, through the self-selection process. At this stage the group decides on the amount to contribute, the interest rate and they draw up the rules and regulations governing their group. In other words, this is when they start practising ISaL. The first stage takes about four weeks and it is mainly determined by the CARE guidelines on ISaL given by the CARE officer during the interview. This stage is covered by modules one and two of the curriculum.

The **active** stage is the second stage where members start engaging effectively and benefit from the interaction. The social learning happens more at this stage and the learning changes members (UNESCO, 2015). Some members experience changes in identity because of their participation, as one of the members said:

Personally, I have been enriched by being a member of this group. You know, in the past while I was doing this and that to generate money I was never organised. So, through this group I have learnt to be a good planner. I can plan for my day, I don't just do things haphazardly. (Sibongile Ncube, practising participant, 2015).

Learning through participation and development of relationships and practice happens at this stage (Lave & Wenger, 1998), as is evident in what the women said:

I learnt this through interaction with the group, we discussed what we wanted to do and achieve each year. This enabled me to do the same with my things at home. One person I learnt from greatly was a lady who is my neighbour. I could hear her say, I am taking broiler chicks in the second week of November, so that they are ready by Christmas, then I will have money to pay fees in January, or I am taking chicks in the] third week of March so that I can sell them at the end of April and pay fees in May. I would never make those kinds of calculations myself. (Gertrude Moyo, practising participant, 2015).

During the active stage there is a combination of non-formal and informal learning; the women also reflected on what CARE had taught them:

Members share information when they want a loan. The group members must know what business you are doing and how you will use the money, and what you expect to get after you use the loan. Taking of loans is compulsory as well. We were taught this by CARE during training. When giving loans, group members must assess each other so as to make sure that the group money will be repaid. This worked well at the beginning. People would even give inaccurate information because they were not used to each other. They just wanted money and they were not used to each other and afraid they will be laughed at by other members. But with time they began trusting each other and shared challenges openly. Women do all sorts of things to keep their families going. When taking a loan, one must produce a small plan to show what one will use the loan for and how much one would make. This information is kept by the secretary. However, no one goes back to that information to check if it is true. No one follows up if you fail to pay the loan. Then you are referred to the constitution. However, the group members can help before your assets are taken and sold. A group is like a family. (Omega Mugadza, former participant, 2015).

I joined the savings group in 2005. I was happy to participate in the group and was

doing well. I saved money from the sale of vegetables from the micro irrigation. I left the group two years ago because I could no longer afford to make the contributions. When monthly contributions were raised to \$20 per member per month I could no longer afford to pay I have since joined another smaller group where we are contributing \$2 each. It is said this is a small and insignificant amount to make any significant savings. (Ronica Chibanda, former participant, 2015).

At the fourth stage the members no longer engage intensely. They are **dispersed**, but the community is still alive; in the fifth stage, the **memorable**, the community is no longer central, but it still remembers it has a significant role (Wenger, 1998). I relate the fourth stage to former participants, because they remain members of the burial society, but can still sit in on the ISaL meetings if they so wish and can access loans through friends who are still practising. This was echoed by one of the former participants who said:

So, the year I dropped I got my share at the end of the year and it helped me pay school fees for my son. I am however still a member of the group for the burial society only. The members are very nice. They still give me piecework which helps me to pay school fees and other requirements, if things change, I will re-join the group. One of my friends in the group sometimes helps me by taking a loan on my behalf, this has helped me to start buying and selling second-hand clothes. What is important is that God gives me a long life. I will have to pay the joining fee but it's not a problem. (Omega Mugadza, former participant, 2015).

Although the participants are no longer practising at the dispersed stage, they have good memories of being Tabudirira ISaL group members. This is evident from the stories that they tell and that they still remain members through the burial society. Some even wish to rejoin the group when their financial position improves. This was Omega Mugadza's experience and she had this to say:

The biggest challenge on the CARE programme was that of loans with interest. Like I said, that was my major problem. If things don't go well on your income generating project you can sink in debt and you can lose your assets. Some people have lost assets, I was lucky that the group members helped me with piecework. But there are survivors as well. There are some who started with group formation, who are still there, and they

mostly hold leadership positions and their things are going on well. They have good businesses as well.

Another former participant also narrated:

I benefitted financially from participating in the CARE programme, my life changed, I could pay fees for my child, buy utensils and many other things and I was also respected in the community. My problem started when I failed to repay a loan instalment because economic problems had started in Zimbabwe. Remember in 2007/2008 life was very difficult in Zimbabwe. There was no money and nothing in the shops. There were bearer cheques, so my business performed badly, actually there was no business. The items I was sewing were not bought, those who took on credit didn't pay because there was no money, and some were just not paying and using cash crisis as an excuse. I had stopped growing and selling vegetables because the irrigation pump at the community was broken and it was repaired after a long time. There was dark cloud in my life. You see, this *fushayi* does very well if the economy is good in the country. I am sure very soon some people may experience problems again because of cash problems. It's very easy for one to get poor if not careful. There is pressure if you have no money for savings and loan repayment. It's not good to fail to do what you promised. However, I learnt different skills that I still use now and make a living. (Nomathemba Gumbo, former participant, 2015).

The role of social capital in savings and lending, as discussed in the previous chapter, (Musinguzi, 2015; Sachs, 2014) is also echoed by former participants, who had this to say:

When people are in a group, they learn a lot from each other. They also make friends with each other. This helps a lot in sharing good and sad moments, as well as sharing information that can help. I have a smaller group of people in the group that discuss many issues and one of the issues that we talk about is the *fushayi* issue with other members of the group. For me I will be interested in finding [out] how they are managing and how they have raised money for savings and loan repayments and who is doing better than all of them. You see, there is some information that you can never get by just attending the meetings. Doing better than all is when one borrows more money and has a business that is doing well. One of the things that group members share is about their businesses. This is done so that one can get ideas on the business,

especially when one is experiencing challenges. (Sonia Siziba, former participant, 2015)

8.8 THE LANDSCAPES OF PRACTICE IN WARD 10

In Chapter Three, I discussed how the community of practice theory has also been advanced to incorporate multiple communities of practice that people may belong to. Wenger-Trayner and Wenger-Trayner (2014) refer to this as the landscape of practice. In this study, the different models of microfinance that exist in Ward 10 could be seen as constituting a landscape of practices. As discussed earlier in Chapter Five, some of these models, or practices, existed before the introduction of the ISaL project; some after the introduction of the ISaL project and others later. Some of the models were provided by community-based providers and others by institutions (Legderwood, 2013). The models are presented in Figure 29.

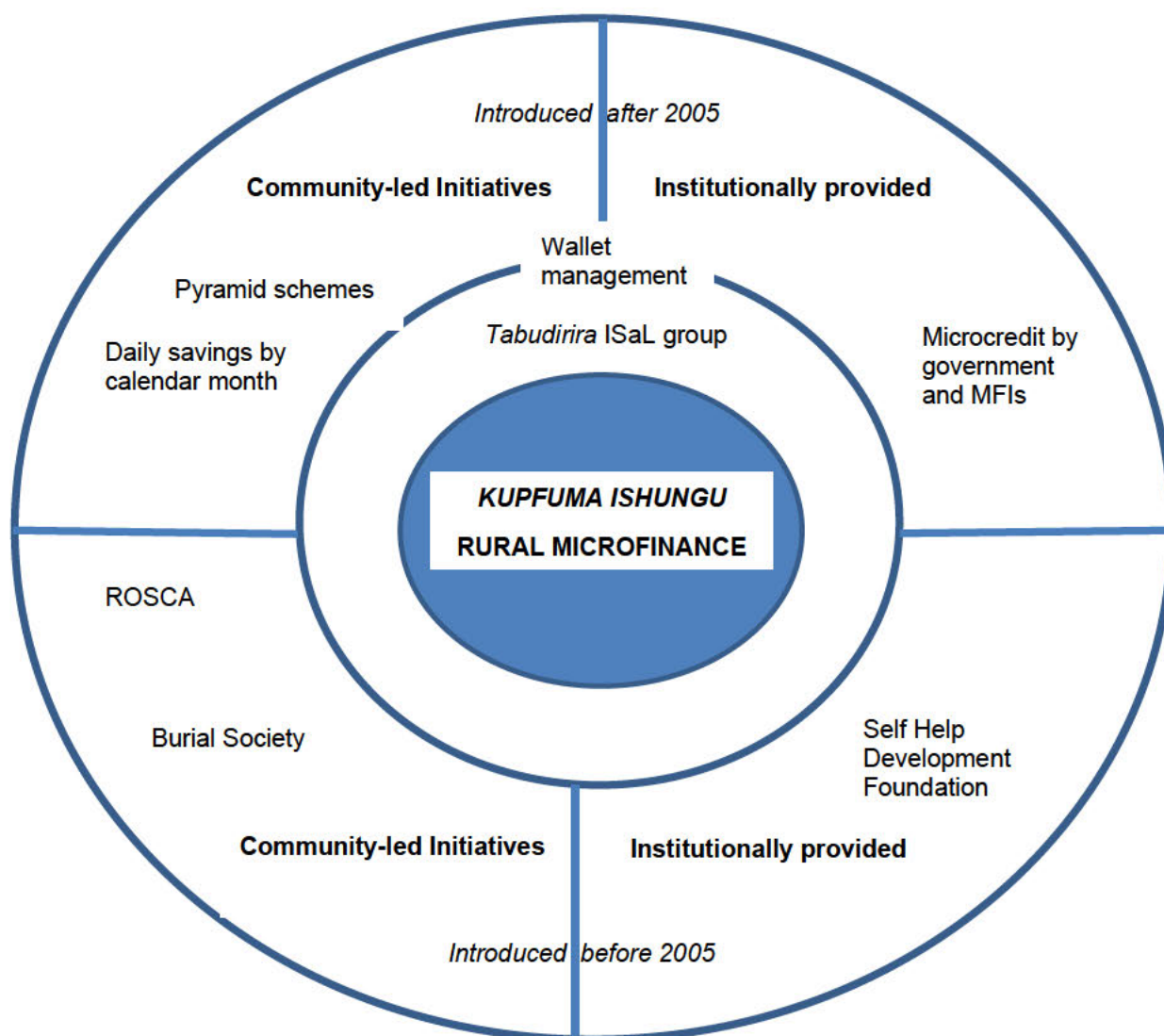


Figure 29: Microfinance models as part of a landscape of practices in Ward 10

In Chapter Seven I discussed some of these Ward 10 microfinance models. However, in this chapter I only focus on microfinance models that have a direct relationship with ISaL.

The development of the CoP theory up to its current concept of landscape of practices accounts for complex relations that people build across different practices, which Wenger-Trayner and Wenger-Trayner (2014) term “knowledgeability”. Knowledgeability is seen in a person’s relations to a multiplicity of practices across the landscape. I discuss this briefly in the following section in relation to Ward 10 and the research participants. The landscape of practice is defined as the complex system of communities of practice and the boundaries between them (ibid).

In addition to ISaL as the focus of this study, there are many other models of microfinance and many livelihood practices in Ward 10. These models and livelihood practices were explained in detail in Chapter Five. Some are very old, like *Mabharoni*, where individual women came together and formed a group with the purpose of raising money, through engaging in income generating activities, supporting each other on a rotational basis. Common activities were brewing and selling beer, while Christians would prepare tea and bread for sale. It was compulsory for the group to attend and buy. Members were also expected to invite their friends and other community members to the function. This was intended to increase sales. *Mabharoni* is no longer practised, but during its time it used to be very popular and many benefitted from it.

Interviews with research participants reflected that while ISaL was what brought together both the practising and former participants, the original members belonged to a ROSCA, which is one of the oldest microfinance models in the landscape of practice in Ward 10. It would appear from how the participants talked about it, that ISaL and the ROSCA complemented each other to a large extent:

When CARE was introducing this programme, they emphasized that people should select members who they get along with and they should be of the same status. They gave a very good example of animals. So, they said different animals should never be mixed because they can't live together peacefully. For example, elephants should form their own group. Giraffes their own, tortoises their own, so that no one feels better than the other or inferior to the other. With our group, we already had a group where we were having a round [ROSCA] so some of us joined another savings programme because we don't want to be left out. We do everything that gives us an extra dollar. (Omega Mugadza, Former participant, 2015).

I am one of the first members of the group who moved to this area in 1983. I came from Gutu. In 1994 we had lots of rains, good harvest and plenty of food. We decided to come together as six women and started to buy each other household goods on a rotating basis [ROSCA model]. We started with three-legged pots so each person would have six three-legged pots. We bought a lot of things and we ended up giving each other money. Now we are doing groceries. (Rosemary Dube, practising participant, 2015).

Because of participation in ISaL, members practising in ROSCAs have learnt to lend to

members within the group and then buy whatever they want later. This was said by one of the practising members who is also practising in a ROSCA:

In the past we used to buy groceries every month then share at the end of six months and start again. Now we contribute and lend the money to group members and we buy groceries at the end of six months and we buy more. We have our own CARE now. (Anna Mnemo, practising participant, 2015).

Another member, a former participant, said she does something else that does not give her much pressure, although this group has borrowed the lending concept from ISaL:

I am now in a groceries club, so we never run out of food. The basics, my family always has. We buy and share our groceries once a year in November. What we do is that we contribute money and lend it out to group members and non-members at 20% interest, then end of November we collect our money and buy our groceries. There is no pressure because we are contributing \$10 per month and we are not forced to borrow the money like in *fushayi*. (Nozililo Msiza, former participant, 2015).

Some belong to the different groups that practise as ROSCAs. The reasons why the women joined ISaL were associated with the mobilisation done by CARE for the pioneers. CARE promoted ISaL as a distinguished savings method which intended to empower women in particular. For others who joined later, they were attracted by the benefits they saw accruing to their neighbours and friends who were enjoying access to a pool of funds where they could borrow without having to go through certain procedures and could access the money instantly. Borrowing money from MFIs would require people to get into a solidarity group, complete forms, go through the half-day training, get their projects assessed, and open a bank account and is a process that would take not less than two weeks, sometimes up to a month. One of the practising members who once borrowed money from an MFI explained ISaL's advantage of over it as one of the motivating factors for her to continue in ISaL:

The other benefit which is the main reason why I joined this group is to make money, when you are a member of the ISaL group you are able to access money to start your small business because you can borrow from the group and you get the money on the same day. It is different from borrowing from these companies that give loans... But in ISaL you get your money instantly, what is important is that you raise a reasonable amount as a group through monthly contributions and repay all the loans on time. (Temi

Gudo, practising participant, 2015).

Because the culture of saving is now so inscribed in the women's practices, former participants resort to traditional means of saving that are not interest-bearing, such as saving in the self-help groups. They find it difficult not to be doing at least something.

Within the financial landscape there is illegal moneylending too. This is a very old practice in this area. It started with a few individuals, usually the well-resourced women who have working husbands or who get remittances from their children. The traditional leadership, however, does not condone this practice and there is a heavy fine for doing this; but it has also been difficult to stop. Some members of Tabudirira have made illegal moneylending an income generating project. They are borrowing money from the group for on-lending the money with interest to community members who need money. They have learnt an easy way of making money and it is easy for them because they now have access to a source of money to lend. Sibongile Ncube, a practising participant, is active in illegal moneylending:

I am doing very well in business. This is why I am able to pay my contributions on time. When I take a loan from the group at 20%. I lend it out at 40%, sometimes 50%, especially if the person is stranded. I have a ready market.

Because I am active in an NGO, when the Ministry of Gender wanted to give women loans, I was also given a loan for \$300 which I used to boost my business. I used \$100 in my selling business. I borrowed out [loaned out] some of it. Sometimes when I borrow from the group, I also lend to other people at a higher interest. It is illegal but it's an easy way of making money. It has its problems as well. Sometimes people may fail to pay on time. Then you have to follow up and demand your money in an unkind way.

Illegal moneylending is even happening at ISaL group level, where money to lend to outsiders, even though their constitution does not allow it – CARE is clear that lending money to non-group members is illegal. This was revealed by some of the practising participants who said Tabudirira group is now viewed as a donor because the group lends money to other community members if they need it, who pay back with interest.

Although usury has always been in existence, it was not common practice especially because it is illegal; it is considered a dirty and an impoverishing practice. However, women learnt

through ISaL that they could make money through illegal moneylending. One of the former participants took advantage of her late husband's pension and started an illegal moneylending business:

When my husband died in 2013, I got a lump sum pension from Great Zimbabwe Hotel where my husband was working as a security guard. So, I started my moneylending business. I lend money to people at a percentage of 30%. It is very good business although it has its own challenges of non-payment. (Sonia Siziba, former participant, 2015)

Another former participant did not reveal the source of her capital, but is also running a moneylending business:

I realised that moneylending is easy money. It is much better since there is no labour like in other income generating projects. You just need to be careful and give the money to the right people, people who can repay without being pushed. (Josephine Nhare, former participant, 2015).

Within the landscape of practices, wallet management is another model that some of the former participants have joined. It is preferred because it does not have an interest-bearing component and each person decides on the amount they want saved. Three out of the six former participants are practising wallet management and the following were their testimonies:

I am a member of an HIV/AIDS support group and we save using the wallet management method, which we were taught by one of the ladies in the group who learnt it when she went for an exchange visit in India. It's good because there are no interests that accrue and there is no stipulated amount, you save what you can afford. (Omega Mugadza, former participant, 2015).

Fushayi is good because one can get a bigger lump sum end of the year and you can also do one big thing every year. It's difficult to save money to do one big thing alone. Without *fushayi* I was not going to put solar hear, I bought the solar panels and battery when I got a payout. The only challenge is when you fail to raise money contributions and loan repayments. The contributions are treated for different things and different amounts. It helps you to raise money and you save what you can. You can save for school fees, clothes, groceries and the like. What is important is maintaining the correct

records so that when you open the tin then you know what amount is for what. You save what you can afford. (Josephine Nhare, former participant, 2015).

After dropping out from the *fushayi* I thought I should still live a good life. At least I was out of these constitutional issues in *fushayi*. I am still a member of burial society so I will have a decent burial. What I need is just to have money for basic things like food, farming inputs, school fees, clothes and the like and saving with wallet management helps a lot. So now I am saving in a tin like in the past, the tin is supposed to be a wallet. The reason for using a tin is that it cannot be opened any time, so we open our tin on the agreed dates and celebrate our success. (Nomathemba Gumbo, former participant, 2015).

8.8.1 Multiple memberships

As indicated, there are number of microfinance models operating in Ward 10. This has resulted in multiple membership. Multiple membership in this study applies to both ISaL practising and former participants in two ways. Firstly, both practising and former participants are members of the burial society, and secondly, because both are practising members of other groups which are practising other microfinance models (discussed in detail in Chapter Six).

From their stories, one can tell that it is not only the burial society that keeps them connected, it is simply a means of official affiliation. The truth is that these people have built relationships and feel that they are a family, besides their status of being practising or former participants. Some former participants even indicated that they would like to re-join the Tabudirira group if their financial position improves. This is because they had to stop practising because of constitutional issues relating to their failure to raise money for contributions and loan repayments. If it was only for financial benefits, they would simply continue with other models, or join other new ISaL groups in the area. Some already belong to other ISaL groups. One of the older members, Rosemary Dube, started an ISaL group with her daughters and daughters-in-law.

CARE has mobilised a number of groups in the area. Some of the group members have multiple membership. This was echoed by the cluster facilitator in the area, Temi Gudo, in the following paragraphs:

What I can say is that CARE has opened my way of thinking. Instead of just relying on

benefits from my original group. I am a member of two other groups in this area. I pose in different forms. In this group we are giraffes, we are high up there and our monthly subscriptions are now \$20 per month. In that group we are elephants, I pose as an elephant as well, we pay \$10 per month. And I am also in a group of tortoises, where we pay \$5 per month. So, I have different groups from where I can borrow money and at payout, at the end of the year, I get substantial amounts.

Because most members belong to more than one group, they bring in new ideas from what they do in other groups. Like the issue of buying groceries and sharing end of the year was brought in by another member. The other issue is that of having disciplinary subcommittee that deals with people who fail to follow what was agreed in constitution, being always late for meetings, being absent from meeting. They also help solve some conflicts in the group. When the group started there were more conflicts, but now, they have been reduced.

It is within this financial landscape that members have learnt about the different microfinance models which has resulted in multi-membership as reflected below:

The other thing about me is that I want to do everything that is happening around me because if you don't do that you lose opportunities. There are some people in communities who are known to do everything in the community. (Sibongile Ncube, practising participant, 2015).

Some get successful by doing so, but some end up being people who have no direction, as this woman goes on to say: "Like now I want to join a pyramid scheme which was recently introduced. I heard about it from this lady who is a vendor in town. We discussed this when we were hiding from police. This lady has started benefitting, she is very clever". (Sibongile Ncube, practising participant, 2015). This shows that the pressure to be part of many schemes can create vulnerability for women.

However, there is a danger in belonging to too many ISaL groups, because every member is required to borrow money from the group, not only contribute. Because of this one can end up borrowing from one group to repay loans from another group, resulting in a situation where one does not benefit anything at the end of the year cycle, as one may use these lump sums simply to settle loans. In some instances, one may not even be able to repay the loans from the different groups. This was observed by Gertrude Moyo, one of the practising members, who

said:

What I also discourage people from doing is joining other *fushayi* groups. It is good to be a member of a group doing other things like ROSCA or those who save daily using the calendar month. The danger of belonging to many *fushayi* groups is that you can be tempted to take loans from more than one group, and you fail to pay back the money and will be in big trouble. You can lose the little assets that you will have accumulated. For example, one of the ladies in our group was also a member of another ISaL group. She borrowed from both groups and failed to repay to both groups. Her husband works in South Africa so when he came, the treasurer for both groups went to her home early morning to claim their money. The husband was furious, but fortunately he paid off the debt for both groups. Because we are neighbours, he asked me to talk to his wife and give her some advice. I spoke to her and advised her to remain in one group, either ours or the other group so that she doesn't overstretch her resources. I said to her instead of belonging to two groups you can buy some things that help you like rabbits or chickens which are affordable and multiply fast. The day we discussed she said she was going to think about and also discuss with her husband. She came back after a week and she had decided that she was going to buy rabbits. She started with two rabbits, one male and female. That became her second income generating project. She is also into cross-border trading. She takes advantage of her husband's stay in South Africa.

8.8.2 Brokering roles

Wenger-Trayner and Wenger-Trayner (2014, p. 81), citing Wenger (1998), further argue that:

brokers work at the boundaries of the landscape, building connections between different practices, introducing practices from elsewhere and facilitating cross-boundary experiences. Brokers strive to support boundary crossing by facilitating the translation, coordination and alignment of different perspectives and meanings.

Within this financial landscape in Ward 10, some members have played brokering roles through their multiple membership. The brokers were not assigned these roles, but are people who like sharing information and encouraging others in their community to join different microfinance models. One of the practising members, Sibongile Ncube, whose business is vegetable vending, knows of such a woman who is a vendor, who has benefitted from her brokering. She looks up to this vending colleague and was under pressure to join the pyramid

scheme, as she mentioned.

Research participants noted that they all have brokering roles in their own way which result from multi-membership. They share information in the Tabudirira group, but they also share information about the Tabudirira group, and this has resulted in members joining other groups and some starting other groups using ideas that they get from the Tabudirira group.

I am very grateful to CARE because it showed me another way of life, a way of making money. As someone who likes to see my family members prosper. I have also introduced this to my family members. I didn't want us to be in one group. So, I encouraged them to join other groups in the area, but as a family we have our group with my daughters and daughters in law. So, we have a fall-back plan. We don't sink. (Rosemary Dube, practising participant, 2015).

Yes, I think I bring value to the group. I participate in other community projects so that I can share information with other members. For example, recently there was an announcement of loans for women by government, so I shared the information and some group members applied as a group – I am sure we will get it. I also share information on Sexual and Reproductive Health Rights which I learnt from a workshop. Since I belong to three groups, I also share information of what is happening from other groups. (Anna Mnemo, practising participant, 2015).

Because most members belong to more than one group, they bring in new ideas from what they do in other groups. Like the issue of buying groceries and sharing end of the year was brought in by another member. The other issue is that of having a disciplinary subcommittee which deals with people who fail to follow what was agreed in constitution, being always late for meetings, being absent from meeting. They also help solve some conflicts in the group. When the group started there were more conflicts, but now, they have been reduced. (Temi Gudo, practising participant, 2015).

From the above stories one would agree with Wenger-Trayner and Wenger-Trayner's (2014) assertion that boundaries usually have negative connotations. For many people, they connote limitations and exclusion. Properly understood, however, boundaries are sources of new opportunities as well as potential difficulties. Interacting across practices forces members to take a fresh look at their own assumptions. As a result, boundary crossing can be a source of a

deep kind of learning.

8.9 CHAPTER SUMMARY

This chapter began by reminding the reader of the two forms of learning relevant to this study, informal and non-formal learning. This was followed by an analysis of the Tabudirira ISaL group using the community of practice theory. This involved understanding the following components of the Tabudirira group: its stages of development, the structure of the community of practice, and the framework of learning that it allows. The framework's four elements: identity, practice, meaning and community, were also components of learning in the Tabudirira ISaL group. The landscape of practices in Ward 10 was presented, leading to a discussion on multiple membership and brokering within the ISaL community of practice.

CHAPTER 9:

SUMMARY, RECOMMENDATIONS AND CONCLUSION

9.1 INTRODUCTION

This chapter begins with a summary of Chapters One to Eight, providing the key points from each chapter, and discussing this study's main contributions to scholarship. The recommendations are based on the findings of the study. This includes a proposed a model on *Learning for improved access to financial services in the African context*. Finally, a conclusion highlights the resilience, power and enthusiasm of the women in Ward 10 of Masvingo district.

9.2 CHAPTER ONE: BACKGROUND TO THE STUDY

Chapter One, as an introductory chapter, provided the background to why this study was undertaken. I provided the reader with my professional background, motivation to carry out a study with a special focus on NGO-led microfinance and why it is focused on the work of CARE in particular.

The chapter provided some historical background to what happened soon after Zimbabwe attained its independence in 1980 with respect to economic development in rural communities. I explained the support that the government of Zimbabwe provided for the establishment of cooperatives, and why most, if not all, of these failed. Thereafter, NGOs complemented what government was doing; however, most group projects and cooperatives still failed. A central aspect of my study rationale was to contribute to African scholarship by providing an opportunity for the beneficiaries of microfinance projects to be heard and to make a contribution regarding how microfinance can be improved to have positive impacts on women in vulnerable contexts.

I included a brief history of microfinance in Zimbabwe in general, and the background to the ISaL programme that CARE introduced in 1998 in the Midlands province of Zimbabwe, justifying why I chose to focus on the CARE programme. I introduced the two theoretical frameworks underpinning this study, the SLF and CoP theory. I also provided a description of the location of the study, Ward 10 of Masvingo district, Village 29b Mbilashaba. I ended the

chapter by outlining the structure of the thesis as a whole.

9.3 CHAPTER TWO: LITERATURE REVIEW

In Chapter Two, I reviewed literature that was relevant to the study. Chapter Two begins with an overview of the financial sector in developing countries. I unpacked microfinance and discussed its different providers. This was followed by a detailed discussion on the ISaL model provided by CARE.

Contextual factors in the provision of microfinance in Zimbabwe were given, which included the microfinance policy. This section also identified the major stakeholders in the provision of microfinance. Since the study focused on women, I discussed women and microfinance. Importantly, some critiques of microfinance were also introduced in this chapter.

This is an important chapter in that it reviewed the available literature regarding the structure of the financial sector in developing countries, specifically microfinance in Zimbabwe, which is the focus of this study. Another key focus provided in this chapter is the discussion on NGOs and capacity building.

9.4 CHAPTER THREE: THEORETICAL FRAMEWORK

In Chapter Three I discussed in some detail the two theoretical frameworks that guided the analysis of the findings. These are the sustainable livelihood framework of Chambers and Conway, which was the primary theoretical lens employed in this study, and communities of practice theory of Lave and Wenger, as the secondary theory, supplementing the theoretical framework for the purposes of exploring the learning of women in ISaL communities.

I provided the origins of the SLF and some definitional issues and then explained why the sustainable livelihoods concept is more popular in the development sector compared to other development approaches. I also provided the framework proposed by Scoones, along with the CARE and DFID frameworks, examining the key differences between them.

I provided a critique based on the limitations of the SLF approach itself and its limitations related to how sustainable livelihoods is applied in practice. I also provided a series of questions, arising from the discussion that might be used to explore four central themes: how women were affected by shocks and seasonality and their responses, and whether they were able to recover and cope from shocks; the interaction and enhancements of capital through

access to financial capital; the impact of financial capital on utilisation of natural and physical capital; and CARE's attention to the key principles of the sustainable livelihood approach in the implementation of ISaL.

For Lave and Wenger's CoP theory, I discussed the development and advancement of the theory over different phases, explained how learning takes place in this social model of learning and provided the five developmental stages of CoPs, and the key concepts of CoP theory. Finally, I engaged with some of the critiques of the theory.

Some of the noteworthy features of CoP theory that were most relevant for this study were identified as:

- a) the structure of the CoP
- b) the nature of learning within the CoP
- c) a framework for social learning – community, identity, meaning and practice
- d) the stages in the development of a CoP
- e) the notion of a landscape of practice which allowed for multiple membership

This chapter's discussion of CoP theory highlights the following as pertinent to understanding ISaL groups as communities of learning and saving:

- a) The coming together of poor women to practise ISaL is not covered well by the CoP literature. The CoP literature focuses mainly on craft, professional or work-based practices. Examples of livelihoods practices in resource-constrained contexts receive some attention, but are less prevalent. However, a study like this one where survival is conceptualised as a form of practice that brings women together into a CoP, is more novel.
- b) The development of a constitution as an artefact of the CoP that allowed the group to regulate participation and to grow is significant. Furthermore, the role women played in encouraging each other to join the ISaL group, including the brokering roles that led to multiple membership, is a noteworthy discussion for both formal and informal regulation of CoP activities.

A limitation of the CoP theoretical framework was that it emphasises consensus over conflict within groups and fails to acknowledge the dominating roles of central persons and hierarchies. This cast little light on conflict within the ISaL group.

The significance of this chapter is that it provides the lenses that were used in the later chapters to analyse the data: Chapter Seven, which draws on the SLF to consider the impact of the ISaL on women's lives; and Chapter Eight, which uses CoP theory to focus on the learning within the ISaL group.

9.5 CHAPTER FOUR: RESEARCH DESIGN AND METHODOLOGY

In Chapter Four I outlined the design and methodology that I employed in the study. This was a qualitative study for which I used a life histories research design. I employed an interpretive paradigm as the study sought a deeper understanding of poor rural women's experiences of NGO-led microfinance capacity building and how this interacted with their livelihoods. I explained the sampling procedure, data generation and analysis methods and the processes followed to ensure good quality ethical research.

Having completed the study, I made the following observations and shared some lessons learnt about methodology in the hope that they may be of benefit to future research in this area:

- a) The researcher involved in this kind of study needs to be flexible in terms of time because they will be dealing with adults with competing interests. Flexibility will enable the researcher to spend adequate time in the field to collect rich data.
- b) The use of the River of Life was beneficial to both the research participants and the researcher. The research participants were excited and impressed by seeing the ups and downs, hills and mountains, curves and flows in the rivers of their lives. For me, as the researcher, the method generated rich and interesting detail about the participants' lives in a participatory, non-threatening manner.
- c) It is important to develop trust and good relationships with the research participants in order to be able make follow up interviews.
- d) The researcher should have some basic counselling skills, because one needs to deal with emotions as the participants share their sad moments in life. This, however, also requires that the researcher has planned referral to professional support, should the need arise.

9.6 CHAPTER FIVE: RESEARCH CONTEXT

This is the first of the data presentation chapters. A description of the research context, Ward 10 Village 29b, and a background to how and when the area was established are given with a

table summarising significant events in the region. I discussed the microfinance models existing in the area, both community-based providers and the institutional providers of microfinance. A description the CARE ISaL model was also given.

Key findings in this chapter are:

- a. The ISaL programme was started in Zimbabwe in 1998 in the Midlands and Masvingo provinces with the guidance of an expatriate Technical Advisor. The programme is called *Kupfuma Ishungu* (to get rich you must persist).
- b. Currently CARE implements this programme directly and through partners. Some of the partners are Self-Help Assistance Programme (ASAD), Batsirai Group, CARITAS, Chitungwiza Utano Public Health Trust (CUPHT) and the Zimbabwean's Women Bureau.
- c. The programme has four phases:
 - 1) Preparatory phase
 - 2) Intensive phase
 - 3) Development phase
 - 4) Maturity phase

Providing a detailed and nuanced account of the research context is important to enable the reader to understand the area in which the study was carried out. To this end, this chapter describes how Ward 10 village was established and details the different microfinance activities in the area. Equally important is that the chapter introduces the CARE model.

9.7 CHAPTER SIX: LIFE HISTORY PROFILES OF KEY PARTICIPANTS

The study used the life histories approach, and this chapter presented rich profiles and the life stories of key research participants. It also provided the themes emerging from the stories important in providing a rich account of the lives of the participants. Analysis of this data allowed for six key themes to be identified: Poverty, patriarchy, broken families, death and loss, disrupted childhood, and resilience and perseverance.

9.7.1 Poverty

All the women who participated in this study came from very poor backgrounds. Their early lives were characterized by poor housing and poor access to proper sanitation. Most of them struggled to get basic food items because their parents did not have draught power or farming

implements and could not afford agricultural inputs. Many also dropped out of school at early primary level due to financial constraints.

9.7.2 Patriarchy

A patriarchal society affected all the research participants in one way or the other. This was visible as male dominance, oppression of women, and power and control by men. There was evidence of patriarchy and poverty intersecting. With limited family resources, women were not given priority of access to education. Most of them dropped out of school at primary level and were subjected to the disadvantages and vulnerabilities of early marriages. Three participants were married into polygamous relationships where they experienced oppression and hardships.

9.7.3 Broken families

There were several broken families among the women in this study, as a result of separation, illness, death, parental absence and migratory labour practices. This affected the upbringing of women as they lacked parental guidance, love and support.

9.7.4 Death and loss

Death and loss also characterized the life stories of many women. Some experienced death at a tender age causing them to grow up as orphans. As such, they had painful experiences. Some had lost loved ones in the family, which caused loss, grief and pain during adulthood. Some lost children, some lost siblings and others lost husbands.

9.7.5 Disrupted childhood

Disrupted childhoods were also evident for some of the research participants. Disrupted childhood was caused by the above-mentioned factors of poverty, broken families, as well as death and loss. This resulted in children missing out on childhood experiences and some having to prematurely adopt adult roles.

9.7.6 Resilience and perseverance

As indicated above, the women in this study suffered a lot of setbacks, stresses and pain. However, they have also demonstrated much perseverance and resilience. While all of them dropped out of school, they did not look back, dwell in regret or feel pity for themselves. Some opted to work as domestic workers, others became actively engaged in different activities,

which includes microfinance.

Together, these six themes provide a rich and poignant account of lives of survival against great odds. While women have taken various steps to survive, their positions remain precarious.

9.8 CHAPTER SEVEN: THE IMPACT OF ISAL ON WOMEN'S LIVELIHOODS

In this chapter I analysed the findings of the study using the SLF (Chambers & Conway; Scoones). The following were significant findings:

- The communities in Ward 10 have been affected by a number of shocks and stresses: adverse climatic conditions, economic hardships, HIV and AIDS and the breakdown of the areas irrigation pump. These shocks and stresses occurred both pre- and post- the introduction of ISaL by CARE.
- Livelihood activities before the introduction of ISaL included farming, different income generating activities such as vending, dress making, domestic work, baking and piecework. The women undertook a range of different livelihood strategies: migrating to Ward 10, diversifying their livelihood activities, and undertaking education and training; but key strategies were: accessing financial services and loans as individuals, and collective activities such as ROSCAs, burial societies and group funeral policies.
- Access to formal financial services was a challenge, and the Self-Help Development Foundation (SHDF) played a key role in this regard.
- These activities and strategies improved food security, increased income, and improved well-being. There was some reduction of vulnerability to shocks and stresses; but clearly women were not always able to cope with these.

An analysis of their lives after the introduction of CARE's ISaL intervention revealed that:

- The participants diversified their activities after joining ISaL and some started businesses because of access to financial capital.
- The impact of joining ISaL was noted in that women were able to purchase machinery which enabled them to produce better quality items.
- There was improvement in human capital as a result of increased income, participation in business and technical skills training.
- While access to financial capital was a key motivation for participating in ISaL, social capital also appears to have been important in participation in savings associations

- Some members dropped out from the savings group, although they remained members of burial society, apparently because they remained vulnerable to continued stresses and shocks. The dropouts continued to attempt to use livelihood strategies to decrease their vulnerability to stresses and shocks by affiliating to other savings groups that had no interest-bearing funds, and by remaining members of the burial society.

As discussed in Chapter Seven, one of the original contributions to knowledge in this thesis is the role of social capital in microfinance. Participation in the ISaL group, whether as an original member or as one who joined later, required that they were connected in one way or other to a member, or members. The interaction among group members showed love, deep bonds and compassion even between practising and former members. This was an indication of the value of social capital. Former members who had dropped out due to financial constraints indicated their intention to re-join the group once they became financially stable. The participants described the group as family, where there was sharing of ideas and they rendered help to each other. The importance of this aspect was summed up in the statement by one of the women that “we have our own CARE”. Evidently, microfinance practitioners should pay attention to the role played by social capital in microfinance and the productive value of deep, close bonds amongst women in such African contexts.

9.9 CHAPTER EIGHT: LEARNING AND PRACTICE FOR NGO-LED MICROFINANCE

In this chapter, I analysed the findings using the CoP theory by Lave and Wenger. The key findings from the analysis were as follows:

- 1) Both non-formal and informal learning took place in the CARE programme. However, most of the learning was informal and had great influence on the participants joining after the original group started in 2005.
- 2) A framework for social learning was evident for Tabudirira ISaL members.
- 3) The stages of development of Tabudirira CoP were three instead of the original five developed by Wenger (1998). My analysis of the Tabudirira CoP indicated that Stage One (potential) and Stage Two (coalescing) were combined. Furthermore, the ISaL still existed, so there was no memorable stage.
- 4) There were a number of microfinance models in Ward 10 in addition to ISaL. This allowed for a discussion of multiple membership within a landscape of practices.

As discussed more fully in Chapter Eight, one of the original contributions to knowledge from this study is the discussion of a practice (ISaL) that has ‘survival’ as its key focus, that is, how poor women come together into a collective practice of saving and generating knowledge, that ensures survival under very challenging conditions of shocks and stresses as a fundamental core to the practice. This is significantly different to the typical communities of practice of craft and organisational practices that Lave and Wenger (1998) looked at and that much of the CoP literature discusses. In the context of precarious lives in Zimbabwe, and many other parts of Africa, understandings of how CoPs serve the practice of securing livelihoods and surviving is extremely important. The socially generated knowledge from such CoPs is what radical adult educators have called ‘really useful knowledge’. Aligned to this, new powerful identities that become apparent within the CoP are about entrepreneur, survivor and ‘sister-in-struggle’. Discussions of such identity development through grassroots women’s CoP are not well covered in the literature and is a contribution from this study.

9.10 RECOMMENDATIONS

9.10.1 Recommendation 1: Design and implementation of ISaL

Based on the findings of the study, and given that CARE uses SLF in its programming, I would recommend that the organisation embraces key principles of the SLA in its design and implementation of ISaL. This is equally recommended for other microfinance providers.

People-centred

Given that SLA programming seeks to understand issues affecting the livelihoods of people, and their livelihood strategies and priorities, it requires listening to people in carrying out needs assessment in order to address their needs. The SLA as a model was developed, and tried and tested successfully, then replicated in many countries, one being Zimbabwe. Thus CARE, and other microfinance providers, should carry out financial needs assessments before embarking on ISaL projects.

Holistic

The SLA’s recognition of the variety of different factors and processes that affect people’s livelihoods and the choices that they make to improve them, therefore indicates that the design of programmes should be done in an integrated manner. By this I mean ISaL should not be introduced to communities as a standalone programme, given that the nature of the programme

requires people to raise money through savings and borrowing of group members. Raising money therefore requires that participants should have viable income generating projects. CARE as an organisation has a sector, Small Economic Activities Development (SEAD), under which microfinance falls. It can either be an independent sector or it can be integrated with other programmes that help communities to generate money. An integrated programme could well reduce the number of people who stop participating in the model. A deeper analysis of the life stories of women reveals that the dropouts are individuals who started income generating projects after joining ISaL through accessing a loan from the group. This suggests that these individuals have less experience in running income generating projects and their businesses are therefore prone to shocks and stresses. CARE does provides one-week training in basic business management and skills development for participants, but this seems insufficient. A programme to mentor the participants in being good businesspeople, with strong business skills, would help to reduce their vulnerability to shocks.

Building on strengths

A crucial feature of the SLA is that it builds on the existing strengths of people involved, rather than on their deficiencies. Before CARE introduced their programme in Ward 10, people were already engaged in a number of microfinance activities. CARE could have built on those instead of introducing a new programme. Thus, a good starting point would be to look at existing groups, assess what they are already doing, and then introduce a programme after making the assessment. For example, the first participants of Tabudirira group were doing a ROSCA together. It may have been better to introduce their programme to strengthen that association by adding the lending component. The fact that ISAL was introduced as a different programme meant people needed additional money, as some chose to continue in their ROSCA. Moreover, because the programme was like any other way of raising money, some women ended up belonging to many different microfinance programmes, which could very likely result in them spreading their resources too thinly without reasonable net benefits.

Insurance

The SLA development planning recognition that poor people's livelihood strategies can change rapidly because they are so affected by context means that support needs to be very flexible. In this regard I would recommend that insurance be part of the whole package for ISaL; of course, only for insurable risks. The constitution should be able to address insurance so that no

participant ends up having their assets sold due to loan repayment failure, which may also lower the number of dropouts.

Macro-Micro linkages

Taking the links between high level policies and community and household level rules and regulations into consideration is a strong feature of SLA. It draws in relevant partners whether state, civil or private, local, national, regional or international. CARE (and other microfinance providers) should ensure that certain policy issues, for example, around illegal moneylending, are well understood by the participants. This could be done through engaging the Reserve Bank of Zimbabwe to explain policy issues and the Zimbabwe Republic Police to explain the legal implications of illegal moneylending. This may prevent people from practising illegal moneylending; in fact, they learnt about it as another way of making money from the programme itself. One of the critical issues raised by the research participants concerned the constitution, specifically, when people start failing to pay. Besides the amendments, which would take time to be agreed on and implemented, the rules are very rigid. Constitution guidelines should include flexibility and modifications – for example, when someone falls ill or has a serious problem that results in challenges, interest on savings contributions could be suspended.

Sustainability through integration

According to the SLA, four key dimensions to sustainability, economic, institutional, social and environmental, should be balanced for beneficiaries to continue enjoying the benefits of participating in ISaL. Balancing these dimensions would reduce chances of participants dropping out and reduce their vulnerability. For sustainability purposes, CARE would do well to consider all the principles in SLA. Another consideration for CARE is that it should take an integrated approach in its programming. In Zimbabwe, CARE runs programmes on food and nutrition security, climate resilience, education, Water, Sanitation and Hygiene (WASH) and Small Economic Activities Development, which involve input-output markets, business development services (BDS) and microfinance. However, these programmes operate in silos; my suggestion is that they should be integrated, as they all address livelihood issues and are important for sustainability. All the programme components should be implemented first – only then should microfinance be mainstreamed.

9.10.2 Recommendation 2: Proposed model for learning for improved access to financial services in the African context

My second recommendation concerns the way women develop their activities, and is based on a combination of insights from the SLF, CoP and *Ubuntu* frameworks. As such, I have developed a model, *Learning for improved access to financial services in the African context* (Figure 30) that can be used for both the microfinance programme development and for the women's group assessment.

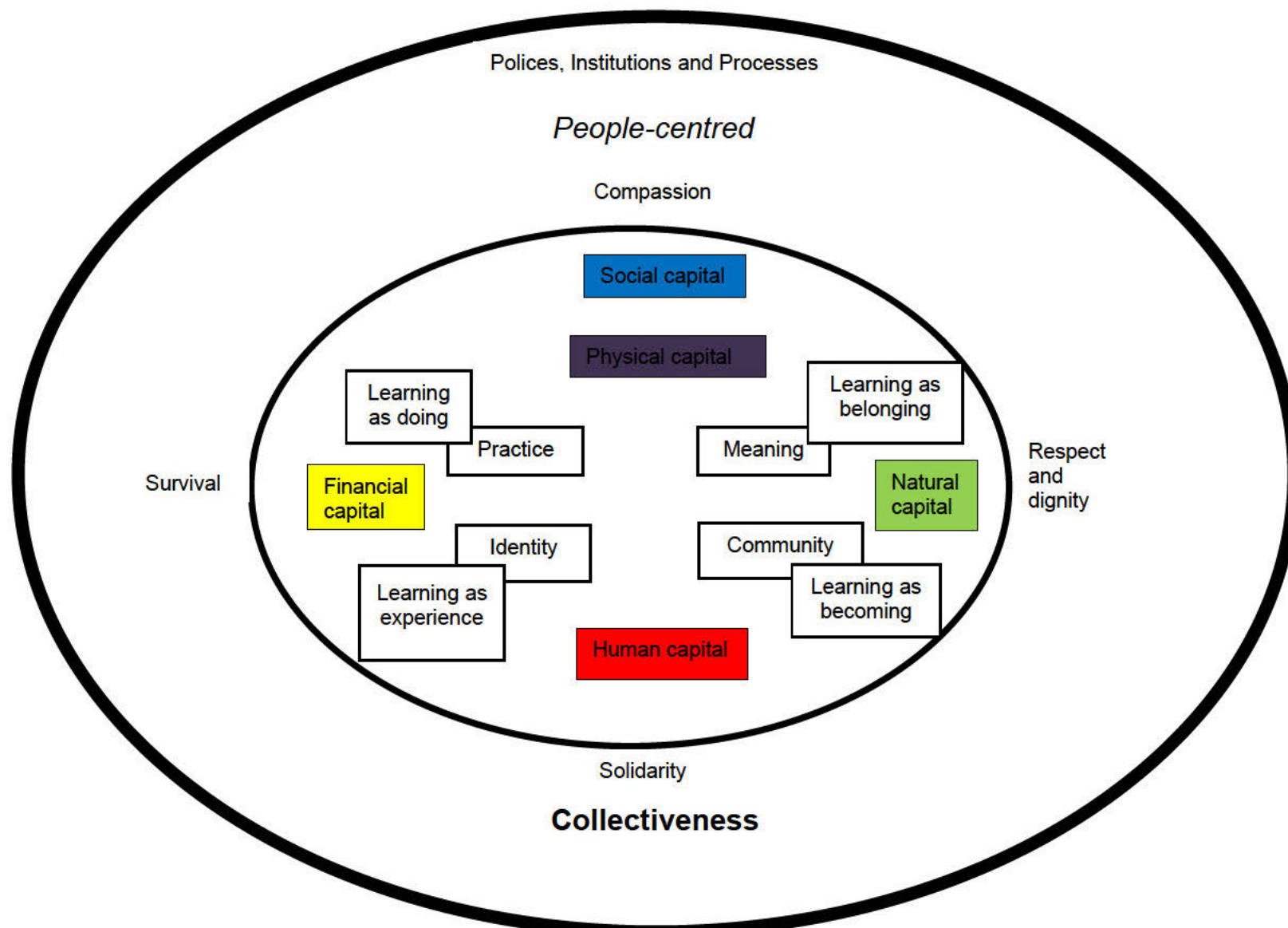


Figure 30: Learning for improved access to financial services in the African context

Components of the model

The model has three circles representing different levels. The **first level** is Policies, Institutions and Processes. These will be national and local laws that enable the women to learn and practise microfinance and may be national microfinance policy, which is government regulation, or the local laws of the traditional leadership. The patriarchal arrangements are also included here, as they influence the participation of women in any project. These arrangements are what women can advocate to change over time if they are not providing an enabling environment. This circle level also includes NGOs and other development agencies that may possibly help the women achieve their goals through training and capacity building programmes.

The **second level** is the people-centred approach that the different organisations would apply when working with the women. These would ideally take into consideration the collectiveness that the women always demonstrate; women have always demonstrated that they want to do things together and be successful together. This collectiveness comes from the *Ubuntu* concept which says, ‘you are because we are’. Furthermore, women believe in pooling resources together. Within the second level are the four dimensions of *Ubuntu* which are a guiding principle in whatever women do, compassion, respect and dignity, solidarity, and survival. These dimensions need to be taken into consideration because they are core to the lives of African women. The statement, “We have our own CARE”, epitomises this level.

The **third level**, which the centre, is where all the learning takes place when all the other variables have been taken into consideration. Women value group processes, they learn from each other informally, and in the process, they access all forms of capital. When they learn in the group, they belong, they practise together and gain experience, in the end they have a new identity and they ‘become’. Most significantly, they care for each other.

This is a holistic model which may be useful for analysing issues in the African context because of its consideration of how people live, learn and relate to each other. Firstly, the SLF takes into consideration only how the livelihood resources interact in a given context and how they are influenced by transforming structures. Similarly, the CoP theory’s focus is on how people learn and become in a practice. *Ubuntu* looks mainly at how people can live harmoniously, without paying much attention to issues of learning. The combination of these three different lenses within the model, makes it more inclusive, allowing for a rich, holistic account of lives, livelihoods and learning.

From an African perspective one cannot assess economic empowerment issues in isolation; taking into consideration the elements of SLF only is also not enough because it leaves out the way people learn for economic empowerment. Similarly, disregarding the dimensions of *Ubuntu* would mean missing important dimensions of solidarity and communality. In considering these components, the proposed model provides an inclusive and robust lens for adult education and development studies in community-based and African settings. The model is offered as a possible lens to be used in other studies that have an interest in livelihoods and learning, particularly in contexts where indigenous values and practices need to feature as part of the framework.

9.11 CONCLUSION

Based on the findings of this study, I would like to draw several conclusions. Many studies have argued that NGO programmes target women because they are disadvantaged. This is true to some extent. However, in this study, we learnt that women are disadvantaged yet still powerful. This is why they, more than men, join cooperative ventures to address the challenges they face, and there are more female than male participants in NGO programmes. In Chapter Five, we learnt that before CARE moved into Ward 10, there were already a number of community-initiated microfinance activities and women were the engineers of this. This does not mean there were no poor men in Ward 10, but that poor men were apparently more passive. Before CARE came, women practised Mabharoni and ROSCAs. When they noticed they were experiencing challenges in burying their loved ones because of too many deaths caused by AIDS, they started the burial society.

Even after the introduction of ISaL, the women did not stop engaging in their own community initiatives. They participated in daily savings by calendar month, wallet management, and some, even in pyramid schemes. The statement, “We always want to do everything” was reflected in many of the women’s stories. In Chapter Eight we saw multiple membership in landscapes of practice. Most research participants belong to more than one microfinance model. This has happened as a result of learning and sharing among the women. Perhaps the saying ‘educating a woman is educating the nation’ is true, as evidenced in this study. First the ISaL group was formed by a few members who belonged to ROSCA. With these members inviting and inducting others, the group grew by leaps and bounds over the years. Because of the presence of a number microfinance models in the area, some women played brokering roles

and this again resulted in multiple membership and growth of savings groups. This increased women's access not only to financial capital, but also to human and social capital.

The women also demonstrate a level of innovativeness in taking individual ISaL membership a step further to have family-based ISaL. They are proud of this: "we have our own CARE", one of the women said. This woman was indicating how they have developed solidarity and social care from their participation in the activities of the CARE NGO. This gives them a level of comfort because they have built a resource base for the family, which is their fall-back plan if things do not work in the other groups.

The women's stories have also demonstrated a high level of resilience of the women. This resilience is seen at two levels. The first is the ability of these women to survive the hardships they faced as children, poverty, broken families and disrupted childhood. Despite their hardships, they still built their livelihoods and participated in microfinance. The second level of resilience is that when they had failed to continue participating in ISaL, they still made decisions to continue with their livelihoods, participating in other microfinance activities that did not have an internal lending component.

What is apparent to me is that women will always want to reduce their vulnerability. In doing so, they work, learn and support each other through their groups. This highlights the importance of human and social capital. But it is also important to note that the informal learning not only contributes to knowledge and skills, but also to significant changes in their identities. They are no longer just poor women, but through ISaL and social processes of learning, they have developed new identities of economically active women, entrepreneurs, leaders and providers for their families. Also important is the identity of supportive sisters in daily struggles to survive. These factors become a starting point to see the relevance of the SLF and CoP in the lives of these women. But this is also about *Ubuntu*, the interdependence and collectiveness which allows these women to survive.

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APPENDICES

APPENDIX A: ETHICAL CLEARANCE CERTIFICATE



03 September 2015

Ms Fezile Ncube (2145823333)
School of Education
Pietermaritzburg Campus

Dear Ms Ncube,

Protocol reference number: HSS/1219/0150
Project title: Experiences of NGO capacity building on microfinance Zimbabwian Life Histories

Full Approval – Expedited Application

With regards to your application received on 28 August 2015. The documents submitted have been accepted by the Humanities & Social Sciences Research Ethics Committee and **FULL APPROVAL** for the protocol has been granted.

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number.

Please note: Research data should be securely stored in the discipline/department for a period of 5 years.

The ethical clearance certificate is only valid for a period of 3 years from the date of issue. Thereafter Recertification must be applied for on an annual basis.

I take this opportunity of wishing you everything of the best with your study.

Yours faithfully



Dr Shenuka Singh (Chair)

/ma

Cc: Supervisor: Dr VMJulin and Dr A Tlany
Cc Academic Leader Research: Professor P Murugula
Cc School Administrator: Ms Tyron Khumalo

Humanities & Social Sciences Research Ethics Committee

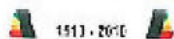
Dr Shenuka Singh (Chair)

Westville Campus, Govan Mbeki Building

Postal Address: Riverside K54001, Durban 4000

Telephone: +27 (0)31 261 3567/4057/4557 Facsimile: +27 (0)31 250 4626 Email: shenuka.singh@ukzn.ac.za / SAHRC@ukzn.ac.za / ethics@ukzn.ac.za

Website: www.ukzn.ac.za

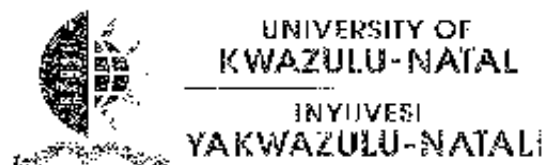


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APPENDIX B: RESEARCH CONSENT LETTER

APPENDIX 3



RESEARCH PROJECT INFORMATION LETTER/CONSENT FORM FOR CARE International in Zimbabwe

1. Study title and Researcher Details

- **Department:** Adult Education
- **Project title:** Communities' experience of NGO capacity building for economic empowerment- A Zimbabwe life histories
- **Principal Investigator(s):** Fozile Ncube (Ms.)

Introduction

I am inviting members of your institution- CARE International in Zimbabwe to take part in this educational study. I would like to request your permission to allow them to take part. Please read the following information carefully and discuss it with other institutional members if you wish. Ask me if there is anything that is not clear or if you would like more information. Please take time to decide whether or not you agree that your institution can take part. Thank you for reading this.

What is the purpose of the study?

The main purpose of this study is to understand the experiences of poor rural communities of capacity building for economic empowerment specifically **Micro-finance** by NGOs. The study seeks to gain a deep understanding of how people learn in their community settings. Secondly, the study will look at different ways in which the communities experience learning. The study will explore the factors that influence rural communities to practice or not practice what they have learnt. Finally the study will look at ways to enhance learning for micro-finance in the rural areas.

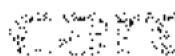
Your institution has been chosen because we believe it provides opportunities for working with the researcher in a mutually beneficial way. One or more departments in CARE will assist with insights into micro-finance as has been carried out by your organization. Afterwards beneficiaries in the micro finance programme will be interviewed. Some interviews will be in groups, others will be individual.

The study will take place between April and August, 2015.

Address: Ntshuweg Road, P.O. Box 3006
Wabankwini, Zimbabwe

Landline: 0924000000 Fax: 0924000000 Email: fozilen@care.org.zw Website: care.org.zw

APPENDIX C: GATE KEEPER LETTER CARE



CARE Zimbabwe
Mailing Address:
Box HG 937
Highlands, Harare
Zimbabwe

Office: 8 Pine Avenue
Belvedere, Harare
Zimbabwe
Tel: 263 4 708115/700647
Fax: 263 4 700115

15 July 2015

Dear Ezile

Permission to carry out research for PhD programme with the University of KwaZulu Natal

This letter serves to inform that CARE International in Zimbabwe is happy to grant you permission to carry out your research on our Microfinance subject as per the requirements of the University of KwaZulu Natal. For any further clarifications the University can contact the undersigned on the following email address: Tafirenyika.kalondo@carezimbabwe.org.

I wish you all the best with your studies.

Yours Sincerely



Tafirenyika Kalondo
Sector Coordinator: Economic Development
CARE International in Zimbabwe

APPENDIX D: GATE KEEPER PERMISSION LETTER RDC

MASVINGO RURAL DISTRICT COUNCIL *All Correspondences to be addressed to the Chief Executive Officer*



Box 724 Masvingo
Tel: 0773907417/ 039-262079

10 February 2015

Fezile Ncube
75 Aloe Close
Bushmead Township
Masvingo

Dear Madam

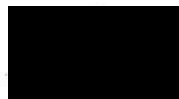
**REF: PERMISSION FOR CARRYING OUT RESEARCH WORK FOR A PHD
PROGRAMME WITH UNIVERSITY OF KWAZULU-NATAL**

This letter is in response to your request as indicated above.

In this light, Council hereby grants you permission to do your research as per your university's requirements.

We therefore wish you the best in your endeavors.

Yours faithfully



I. Makwarimba
FOR ACTING CHIEF EXECUTIVE OFFICER

APPENDIX E: INFO & CONSENT LETTER



PhD RESEARCH PROJECT INFORMATION LETTER/ FOR WOMEN PARTICIPATING CARE MICROFINANCE PROJECT IN MASVINGO DISTRICT

1. Study title and Researcher Details

- **Department:** School of Education
 - **Project title:** – Experiences of NGO capacity building on microfinance: Zimbabwean Life Histories.
 - **Principal investigators:** 'Fezile Ncube-218582333
-

2. Invitation paragraph

You are being invited to take part in this educational study. Before you decide, it is important for you to understand why the research is being done and what it will involve. Please read the following information carefully and discuss it with other members if you wish. Ask me if there is anything that is not clear or if you would like more information. Take time to decide whether or not you wish to take part.

Thank you for reading this.

3. What is the purpose of the study?

The main purpose of this study is to understand the experiences of rural women of NGO-led capacity building for microfinance. This study was identified because of lack of sustainability of economic empowerment programmes in Zimbabwe, specifically microfinance. The study seeks to contribute to scholarship as well as the inform development practitioners on how to develop and implement sustainable microfinance programmes.

4. Why have I been chosen?

You have been chosen because of your participation in CARE microfinance project.

5. Do I have to take part?

It is up to you to decide whether or not to take part. If you do decide to take part, I will give you this information sheet to keep and I will ask you to sign a consent form that you agree to take part in the study. If you decide to take part you are still free to withdraw (stop) at any time

and without giving a reason. Nothing will happen to anyone who decided to withdraw from this study.

6. What will happen to me if I take part?

I will ask you to reply to a number of questions related to the study focus.

We will have four meetings including the Focus Group Discussion that will last two to three hours. I will tape record the discussions with your permission and will also jot down some notes.

The study will take place between August and November 2015

7. Will my taking part in this study be kept confidential?

Yes, I will not include your name or your address in this study. I will do this so that nobody can recognise you from the information that you will give. The hard copies of the information collected will be destroyed.

8. What will happen to the results of the research study?

The final research report will be made available at the University of KwaZulu-Natal. The results of this study will be presented to research participants through a workshop, the results may also be presented at a conference and published in a journal. I will not write your name or address in any report or book.

9. Who is organising the research?

Ms. Fezile Ncube

10. Who has reviewed the study?

The University of KwaZulu Natal – Research Finding committee and Ethics Committee.

11. Contact(s) for Further Information

If you have any concerns regarding the conduct of this research project please contact:

Dr Anne Harley and Dr Vaughn John, Centre for Adult Education, University of KwaZulu-Natal, Education Building, Pietermaritzburg, Email. HarleyA@ukzn.ac.za and johnV@ukzn.ac.za or

HSSREC Research Office (Ms. P. Ximba, Tel: 031 260 3587, Email: ximbap@ukzn.ac.za)

Thank you!

Name

Date:

N.B. Please sign the attached form if you consent to taking part in this study.

APPENDIX E(i): Draft Consent Letter for Women participating/who participated in the CARE microfinance project

I agree to participate in this study by
Ms. Fezile Ncube a student of the University of Kwa-Zulu Natal (218582333) titled
Experiences of NGO capacity building on microfinance-Zimbabwean Life Histories

I do understand that;

1. The information I give will be used as part of the data needed for Ms. Fezile Ncube's Doctoral thesis;
2. The data will be kept with the highest degree of confidentiality and that the right to remain anonymous in the course of reporting the findings of the study will be observed;
3. My participation in the study is voluntary;
4. I have the right to withdraw from the study at any time of my choice;
5. I am entitled to question anything that is not clear to me in the course of the interview, discussion or any other form of participation;
6. I will be given time to understand and where necessary consult other people about certain points expressed in this document;
7. I will be given chance to cross-check the resultant information before the final report on findings is written; and
8. I will be provided with feedback from this research, should I request such; and

In the event of wanting more clarification concerning my participation in this study, I can refer to the supervisors of the research project, Dr Anne Harley and Dr Vaughn John of the University of KwaZulu-Natal on Tel +27 73 465 7609 and Fax. +27 33 260 5756; or HSSREC Research Office (Ms. P. Ximba, Tel: 031 260 3587, Email: ximbap@ukzn.ac.za)

I hereby consent / do not consent to audio-recordings

I hereby consent/do not consent to photographs being taken

I hereby consent/do not consent to video recordings

On the basis of the above points, I hereby give my informed consent to take part in this study.

Full names:

Signed.....: Date.....

APPENDIX F: DATA GENERATION TOOLS

Data generation instruments

Semi-Structured Interview guide with CARE Zimbabwe staff

Guiding questions

1. Tell me about the evolution of the Microfinance project in Zimbabwe
2. What are the aims and objectives of the project?
3. What is your role in the project?
4. Who are your target beneficiaries:-age groups, men, women, girls and boys, disabled, elderly?
5. What is your project methodology?
6. Why did you choose that methodology?
7. What are the components of your microfinance project?
8. What is your geographical coverage?
9. What is the monitoring and evaluation mechanism of your project?
10. From your data base , how many of the project participants have continued to engage in microfinance (please provide statistics since its inception or for the last 10 years)
11. In your view what are the factors promoting and inhibiting sustainable practice of microfinance?
12. What have been your major achievements?
13. What challenges have you encountered and how have you dealt with them?
14. What are your key lessons from your experience?
15. What measures have you put in place to ensure that communities continue with activities after the end of your support?
16. Any other comments?

Focus Group Discussion Guide

Area.....Date.....

No of participants.....Male.....Female.....

Guiding questions

1. What is your understanding of microfinance?
2. Who are the microfinance providers in your area? - Probe about CARE if it's not mentioned.
3. Did you receive any training from CARE, if yes, what sort of training?
4. How were you selected to participate in this programme?
5. What was the selection criterion?
6. What was involved in the microfinance programme?
7. Was there any mentoring and coaching provided by CARE, if yes, how is the mentoring and coaching programme structured?
8. How did you experience the CARE Zimbabwe programme?
9. What made you continue or not continue participating in the microfinance programme?
10. What other support did you receive from CARE?
11. Are there any benefits of participating in the programmes, if so what are the long term and short term benefits?
12. What are the major successes of the programme?
13. What were the major challenges in the programme, have the challenges been resolved. If yes how were they resolved?
14. Were there any plans for continuing with activities after CARE has stopped support the programme- if so, what plans and, how were the plans developed?
15. What do you think should have been done differently?
16. Any other comments?

Community River of Life guideline

Area.....Date.....

Number of participants.....Male..... Female.....

Required materials

- Flip charts
- Thick Coloured kokis

Facilitation guide

- Explain the concept of the river of life and why we want to draw it.

Procedure

- Lay your flip charts horizontal on the ground.
- Draw a river across and give it name (familiar river in the area)
- Looking at the history of your community, draw features on the river that represents your history as a community. Everyone must participate and you discuss while you are doing this.
- After identifying these key events, discuss their impact on your lives/ community

Guiding questions

- When did you settle in this place?
- What are the major events that have happened in the community since they settled in this place?
- Who have been the major influential people in the community over time?
- What development initiatives have happened within the community?
- What development initiatives have been initiated by NGOs, private sector, and the churches??
- How did these events and developments affect the community (positively or negatively)?

- How did these events and development affect different groups-men, women, boys, and girls, poor and rich, formal employed and those in the informal sector, female headed households, and elderly headed households, the disabled?
- Did the events and development affect your participation in the CARE micro-finance project, and did they have any effect on your engagement in micro- finance and other economic empowerment programmes?
- What is the focus of your vision as a community?
- What strengths do you have as a community for the attainment of your vision, and what are possible threats/constraints?

Individual River of Life

Area.....Date.....

Name.....Male.....Female.....Age.....

Required materials

- Flip charts
- Thick coloured kokis

Facilitation guide

- Explain the concept of the river of life and why we want to draw it.

Procedure

- Stick flip charts horizontal of the surface
- Draw a river across and give it name (familiar river in the area)
- Reflect on your personal history and draw features on the river that represent your life story.

Guiding questions

- When did you settle in this area?
- What have been the major events that have shaped your life (good and bad) and how have these affected you negatively/positively?
- How did they affect your participation in the CARE microfinance program & your ability to continue participating in the microfinance activities?
- Who have been the influential people in your life (including family and friends)?
- What other development initiatives within the community that you participated in? What were the benefits and challenges did you face? Did these initiatives affect your participation in CARE microfinance projects?
- What other development initiative by outsiders have you participated in (by government, NGOs, private sector, and church) and what have been the benefits/challenges of participating

in these initiatives? Did they have any effect in your participation in the CARE microfinance programme?

- On the river plot your vision for the future, including the strengths that would allow you to attain your vision
- Are there any challenges/threats that can affect the attainment of your vision?

NB. The information on the individual river of life and timeline interview will be used as a departure point for discussions.

APPENDICE G: LANGUAGE EDITOR'S CERTIFICATE



Editing Confirmation

33 Alan Paton Avenue
Scottsville
Pietermaritzburg
3201
Tel: 083 593 2855
Email: admin@kznlanguageinstitute.com
Website: www.kznlanguageinstitute.com

Registration number: 131 804 NPO

19/08/2020

Report on thesis by: Fezile Ncube

Thesis title: Experiences of NGO capacity building on microfinance: Zimbabwean life histories

This serves to confirm that the above document (excluding the table of contents, list of tables, list of figures and references) was edited substantively by members of the KZN Language Institute's professional English language editing team. The document was returned to the author with tracked changes and comments intended to correct errors and to clarify meaning. It was the author's responsibility to attend to these changes.

Please note that the final, corrected version of the document was not proofread by an editor from the KZN Language Institute.

A handwritten signature in black ink, appearing to read 'G. Coertze'.

Ms G. Coertze *MSocSc (Culture, Communication and Media Studies)*
Communications and Accounts Manager



Ms J. Kerchhoff *BEd (Hons), MA (Applied Language Studies), CELTA*
Director of KwaZulu-Natal Language Institute

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