AN EVALUATION OF PERFORMANCE OF SELF HELP GROUPS IN EMPOWERMENT OF WOMEN: A CASE OF SELECTED WOMEN GROUPS IN CHIPATA DISTRICT

BY

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A dissertation submitted to the University of Zambia in partial Fulfillment of the Degree of Master of Arts in Gender Studies

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DECLARATION

I, Josephine Mwanza, do hereby declare that the work contained in this dissertation is entirely a product of my own original work with the exception of such quotations or references which have been attributed to their sources. I further declare that this work has not been previously submitted, and will not be presented at any other university for a similar or any other degree award.

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CERTIFICATE OF APPROVAL

This dissertation by Josephine Mwanza is approved as partial fulfillment of the requirement for the degree of Master of Arts in Gender Studies of the University of Zambia.

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ABSTRACT

In an effort to promote women empowerment, the U.N General Assembly in 1974 passed a resolution emphasizing the priorities of women, their role and participation in socio-economic development and the need to integrate them fully into the development agenda. Micro-credit groups and Self Help Groups (SHGs), commonly known as women groups or women clubs, are some examples of the group-based models used for women empowerment. The Government of Zambia has initiated and implemented various programmes aimed at empowering women through SHGs. One such programme being implemented is the economic empowerment of women through the provision of grants as start-up capital and equipment to SHGs by the Ministry of Community Development and Ministry of Gender and Child Development. The purpose of this study was to evaluate the performance of Self Help Groups in the empowering of women in Chipata Central Constituency. A total of 102 respondents participated in the study that is, 100 women who were beneficiaries of government's women economic empowerment grant and 2 key informants. Purposive and random sampling was used to draw the sample. The study conducted structured interviews with 20 women group leaders, 10 focus group discussions and in-depth interviews with 2 key informants to collect data. Both qualitative and quantitative analysis was employed to come out with the empirical findings.

The study revealed that the participation of women in SHGs impacted positively on their livelihood. Women empowerment groups are playing major role in alleviating poverty among women, and earn income which helps them to support their families. The assertiveness and confidence which women gain further help them to participate in decision making at home and community at large. The groups adopted the strategy of loaning their members to enable them to start individual Income Generating Activities (IGAs) thereby reduced the economic dependency upon other family members. Most women were able to meet their practical gender needs, as well as their children's school requisites with income raised from IGAs. However, the findings revealed that SHGs in Chipata are not performing well. Causes and factors that were possibly beyond the control of the poor performance of those women groups were attributed to the lack of business shelters, low education levels among members of SHGs, low participation and conflicts among members. Furthermore, the present study established that misuses of resources, lack of training and having little or no funding were among causes that are hindering the performance of SHGs.

The study recommends that more targeted attention must be paid to the funding and training of women in SHGs prior to the project and also monitoring of group projects by the government should be enhanced in order to minimise the potential of failure of those SHGs.

DEDICATION

This research is specifically dedicated to my husband Kennedy for making my dream come true by encouraging me to continue with my studies. This is the fruit of his unfailing love that he showed to me. Without him, it would not have been possible for me to be the person I am today. The dedication also extends to my last born daughter Angela, never lose hope till the battle is won and to always remember that no goal is too high if climbed with care. I have set the standard for you and I expect more from you, remember the sky is the limit.

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ACRONYMS

CEDAW	Convention on the Elimination of Discrimination Against Women
CSO	Central Statistical Office
GRZ	Government of the Republic of Zambia
IGA	Income Generating Activities
ILO	International Labour Organisation
MCDMCH	Ministry of Community Development, Mother and Child Health
MFIs	Micro Finance Institutions
MGCD	Ministry of Gender and Child Development
NGO	Non- Governmental Organisations
PGN	Practical Gender Needs
SACCOS	Common Initiative Credit Groups
SADC	Southern African Development Corporation
SGN	Strategic Gender Needs
SHG	Self Help Groups
UN	United Nations
UNIFEM	United Nations Development Fund for Women

ORGANISATION OF THE STUDY

The study was specifically organised into six chapters; chapter one provides a background to the study, highlighting on the problem statement, research questions, objectives and the scope of the study. Chapter two focuses on the review of existing literature relevant to the research. It examines the definitions and explanations of concepts. The chapter serves as a guide and sets the tone for the analysis of the empirical data collected. The methodology employed for the research and the profile of the study area are captured in chapter three of the research. The findings of the study is contained in chapter four, discussion of findings in chapter five, recommendations and conclusion being in the chapter six of the report.

CHAPTER ONE
INTRODUCTION AND BACKGROUND

1.1. Background

Rural women contribute in a multitude of ways through different livelihood strategies to lifting their families and communities out of poverty. They work long hours and many of their activities are not defined as “economically active employment” in national accounts but are essential to the well-being of their households (FAO, 2011a). They also constitute a significant proportion of the labour on their family farms whether producing for household consumption or for enterprise or both (UNIFEM, 2005). Rural women are constrained by unequal access to productive resources and services and inadequate or inaccessible infrastructure. The limitations rural women face in turn impose huge social, economic and environmental costs on society as a whole and rural development in particular including lags in agricultural productivity.

Female members of a poor household are often worse off than its male members because of gender discrimination in the distribution of food and other entitlements within the household. Increasingly, poverty has a woman’s face. The Human Development Reports of UNDP from 1990 onwards attest to the fact of growing feminisation of poverty. Throughout the Third World, there has been a proliferation of policies, programmes and projects designed to assist women socially and economically in an effort to alleviate women’s poverty. Women in rural areas continue to face serious challenges in carrying out their multiple roles within their families and communities and their rights and priorities are often insufficiently addressed by national development strategies and gender equality policies (UN, 2008). It is estimated that at least 70 per cent of the world’s very poor people live in rural areas. Rural poverty is the result of lack of assets, limited economic opportunities and poor education and capabilities, as well as disadvantages rooted in social and political inequalities.

Rural women, in particular, are often disproportionately held back by disadvantages rooted in such inequalities IFAD (2010).

From the 1990s, microfinance came to be seen as a window of hope by development agencies who largely trail economic development. It can facilitate poverty reduction through improved quality of life on the one hand, and women's empowerment on the other. To this end, the donor community, national governments and other grassroots-based development agencies took microfinance high on their agenda. Various Non- Governmental Organisations (NGO) and government institutions have, therefore, taken it upon themselves as a challenge to help these vulnerable groups of women to overcome these obstacles confronting them in their non-farm activities. Support is therefore given to them in the form of loans by the concern institutions to help address the needs of these women in their non-farm activities. But before these women can be given the support, they are required to form groups that will benefit the entire membership.

This study's center of attention is primarily on the performance of women Self Help Groups (SHGs), commonly known as "women clubs" in Zambia. These are groups of rural women or small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity and joint responsibility. The benefits include mobilisation of savings and credit facilities and pursuit of group enterprise activities. The group-based approach not only enables the poor to accumulate capital by way of small savings but also helps them to get access to formal credit facilities (Shylendra, 1998). These women groups receive support for Income Generating Activities' (IGA) in form of start-up capital from the government, Non-Governmental Organisations (NGO) or microfinance schemes. The essence of the group formation is to enable the credit officers have access to the group collectively and also ensure group liability. It is seen effective in mitigating the problem of strategic default

(Nissanke, 2002). In other words, the group serves as social collateral that usually encourages these women in repaying the loans. These loans may appear to be flexible, but they may have some interest rate attached to them and repayment starts immediately, putting enormous psychological pressure on the women SHGs, affecting productivity and output.

In recent times, donor communities, NGOs and government line agencies have adopted the concept of micro-credit schemes and women SHGs as a means of poverty reduction. Micro-credit is seen as a major tool of development; for providing poor people with credit for IGA that can help them work their way out of poverty (Fisher et.al. 2002).

Economic empowerment is important as a means for guaranteeing families' secure livelihoods and overall well-being. The Government has been making efforts to empower women with capital resources and survival skills to enable them become self-reliant. Among the women being targeted are those in rural areas who are usually more disadvantaged compared to their colleagues in urban areas. The government has taken initiatives in encouraging poor women to form women groups/SHGs so that they could be empowered as groups. The formation of these groups is "not ultimately a micro-credit project but an empowerment process" (Micro-Credit Summit 2001). SHGs play an effective role in promoting women empowerment. It is not only an effective tool to fight against poverty but also a means of promoting the empowerment of the most marginalised sections of the population, especially women.

Therefore this study is an evaluation of the performance of the women SHGs that benefitted from the economic empowerment programme through the provision of grants from the government in Chipata Central Constituency of Eastern Province.

1.2. Statement of the Problem

Women suffer from social, cultural and political biases. Traditionally, women's roles are confined to household chores and farming activities, which in general engage them for longer hours than men each day (UNDP, 2004). In addition compared to male counterparts women have limited access to educational and employment opportunities. Still largely the households and society directly and indirectly deny or discourage women's role as decision makers. As a result, women lagged far behind men in all developmental activities. To address this problem, women development programmes have been progressively developed and implemented by various governments side by side with NGOs that are providing various types of women empowerment programmes including Income Generating Activities (IGA) programmes. The objective is to alleviate poverty and to improve the socio-economic status of rural women by providing small scale credit to women groups to finance the start up of micro enterprises as a way of earning extra income and achieve improved participation in decision making at household and community level.

Hence, this study seeks to examine the performance of women SHGs, commonly known as women clubs in the empowerment of women in Chipata Central Constituency.

1.3. Research Objectives

This study was guided by the following objectives:

1.3.1. General Objective

The general objective of the study was to examine the performance of women SHGs (women clubs) in the empowerment of women in Chipata Central Constituency.

1.3.1. Specific Objectives

1) To examine the performance of SHG in empowering women.
2) To find out the strategies adopted by the women groups in empowering women group members.
3) To identify benefits that women in women group obtain from self help Groups
4) To identify challenges faced by women groups in the implementation of their projects.

1.3.2. Research Questions

1) What is the performance of SHG in empowering women?
2) What are the strategies adopted by the women groups in empowering women group members?
3) What benefits do women obtain from in self help groups?
4) What are the challenges faced by women groups in the implementation of their projects?

1.4. Significance of the Study

There has been no known study that evaluated women SHGs empowered by the government. Therefore the study would form a basis for further research and the information that have been generated might add to the body of knowledge in Zambia that can be used by academicians, NGOs and policy makers. The information may also be used to enhance service delivery towards sustainable development for women groups.

1.5. Operational Definitions

Below are the operational concepts used in this study.

1.5.1. Empowerment

Empowerment refers to increasing the spiritual, political, social and economic strength of individuals and communities.

1.5.2. Women Empowerment

It refers to SHG women's influence over the economic resources of the households, participation in decision-making in money matters, and influence over other decisions pertaining to general welfare of the households.

1.5.3. Economic Empowerment

It is held in terms of greater access to financial resources outside household, significant increase in the women's own income, equal access and control over resources at household level.

1.5.4. Self-Help group

It is a Self-Help group in rural area formed with at least 10 - 20 members and involved in savings, internal lending and micro-entrepreneurial activities. SHGs are voluntary associations of people formed to attain some common goals. These are groups that have similar social identity, heritage, class or traditional occupations and come together for a common cause and manage resources for the benefit of the group members (Satya, 2001).

1.5.5. Micro-credit

It is a component of microfinance and is the extension of small loans to entrepreneurs, who are too poor to qualify for traditional bank loans. Especially in developing countries, micro-credit enables very poor people to engage in self-employment projects that generate income, thus allowing them to improve the standard of living for themselves and their families.

1.5.6. Poverty

It is commonly defined as insufficiency of basic needs (Roach et al (1972). Basic needs are the necessities that all human beings must have: food and water, shelter, clothing, education, medical care, security, etc. While in conventional economic terms, poverty can be viewed as lack of money. It is about not having enough money to meet basic needs including food, clothing and shelter. It is the situation of having insufficient money to purchase those basic necessities.

CHAPTER TWO
LITERATURE REVIEW

2.0. Introduction

Issues of poverty among women are quite distinct and complicated. About 1.2 billion people, one fifth of the world's population, live in poverty so extreme that they cannot meet their basic needs. Chronic hunger, malnutrition and susceptibility to disease almost always accompany such extreme poverty, and it is very evident that in sub-Saharan Africa poverty is a major factor contributing to both the spread of HIV/AIDS and the failure to contain it (IFAD, 2001). The great majority of those poor are women. There are widespread gender gaps in access to and control of resources, in power, voice and economic opportunities. Women bear the largest and direct costs of inequalities. The gender disparities in economic power sharing are important contributing factor to the poverty of women (Beijing Platform for action, 1995).

Throughout the Third World, particularly in the past 15 years, there has been a proliferation of policies, programmes and projects designed to assist low income women. Many different intervention strategies have been formulated to address women's needs which reflect changes in macro-level economic and social policy approaches to Third World Development, as well as in state policy towards women. Micro finance and micro credit through Self Help Group (SHG) has been recognised internationally as the modern tools to combat poverty and promote rural development. The concept of self-help groups gained significance, especially after 1976 when Professor Mohammed Yunus of Bangladesh began experimenting with micro-credit and women SHGs. The strategy made a quiet revolution in Bangladesh in poverty eradication by empowering the poor women through group loans. In the words of Kumaran (1997-1998), the group approach through SHGs is one of the best approaches for the socio-economic development of the rural poor. The study focuses on the

performance of women's self help groups and women empowerment in alleviating poverty. Therefore the literature review for this assignment is based on literature studies conducted in various countries across the world.

2.1. Economic Empowerment for Poverty Reduction and Economic Growth.

Poverty is a major issue of concern among the development thinkers worldwide. The different forums of the United Nations (UN), the World Bank/International Monetary Fund (IMF) and the international aid and development desks of the governments of the rich nations traditionally dedicate a certain percentage of their national budgets to mitigate the poverty, especially in the developing and least developed countries.

From the World Summit for Social Development held in Copenhagen in March 1995, followed by the April 1995 WWB Global Policy Forum held in India, and the Microcredit Summit held in Washington in 1997, a leeway for an institutional approach to micro financing emerged. Attention became directed towards the provision of financial access and not subsidies, support for MFIs and not clients' projects, strengthening local resource mobilization (through savings and formal bank support), restricting financing to only institutions that meet performance standards, orientation towards second-tier institutions and building regulatory and incentive framework for practitioners. Governments were called upon to review national legal, regulatory, and institutional frameworks that restrict the access of people living in poverty, especially women, to credit. According to Syed, (2010) poverty still remains, as it were, the most incomprehensible problem before the development thinkers and the practitioners of its various theories and models.

This microfinance revolution, under the slogan 'financial self-sustainability' that Mayoux (2002) terms 'microfinance paradigm shift' has received prominence as a hard selling of a new anti-poverty formula. It is anchored on a common argument of give credit to the poor and the ripple effects will change their lives and the economy. Lont & Hospes (2004) argue that this shift has led to the preoccupation on microfinance technology and organizational development. For instance, it has resulted in the emergence of many commercially-oriented MFIs that Zeller (1998) terms as 'microenterprise banking' that organizations like UNDP are supporting.

Of the published studies, the majority focuses on microfinance programmes that define and measure empowerment solely in economic terms (Mayoux, 1998). However, the assumption that microfinance empowers women remains controversial (Haile, et al 2012). Mayoux (1999) states that the evidence indicates that for some women in some context, even very poor women, microfinance programmes can indeed contribute to empowerment but in some instances the impact on both economic and social empowerment appears to be marginal and some women may be disempowered.

At the World Summit in 2005, Governments of Africa and other regions and international development organisations, reaffirmed their commitment to gender equality and women's empowerment as essential to development, peace and security. The 38th Conference of Africa Finance Planning and Economic Development held in Abuja-Nigeria in 2005 underlined that, one means for prompting growth to reduce poverty and achieving of Millennium Development Goals (MDGs) is strongly investing on the empowerment of women particularly in the economic aspect. To avoid violence and discrimination exercised in the home and in society, the best strategy is to ensure economic empowerment of rural women through the provision of a variety of Income Generating Activities (IGA) and encouraging them to have their own source of income. Therefore,

many poverty reduction programs specifically targeting women have a credit component, which has been extensively promoted as a way of alleviating poverty and empowering women (Wrigley-Asante, 2011).

The concept of women's empowerment has gained increased attention over the past two decades. This concept first held international prominence at the International Conference on Population and Development in Cairo in 1994 and then again at the Fourth World Conference on Women, Beijing 1995. As a result of these conferences, a broad assessment of women's empowerment throughout the United Nations (UN) system was undertaken. Specific examples of the types of assessments that were made include the process of assessing the different implications of development planning on women and men and integrating poverty eradication strategies into programs for women (African Women's Communication and Network, 2010).

Self help groups have emerged as one of the major strategies for women's empowerment and various schemes of the Governments have shown that women groups could contribute substantially to the development and convergence of services and activities. Taking a look at the working and impact of SHGs across various countries it can be inferred with a reasonable degree of confidence that SHG approach towards poverty alleviation and women empowerment have been reasonably successful. The grameen groups of Bangladesh are a burning example of the success story of SHGs. However, in a developing country like Zambia, there are some issues that need to be explored and critically examined before coming to any tangible conclusion regarding the success of SHGs as women empowerment tool.

2.2 Performance of self help groups.

SHGs emerged as an important strategy for empowering women and in alleviating poverty. They are an effective strategy for poverty alleviation, women development and social empowerment. SHGs have been instrumental in empowerment by enabling women to work together in collective agency. In recent times, donor communities, NGOs and government line agencies have adopted the concept of micro-credit schemes and women SHGs as a means of poverty reduction. Micro-credit is seen as a major tool of development; for providing poor people with credit for income Generating Activities (IGA) that can help them work their way out of poverty (Fisher et.al., 2002). A number of studies have been undertaken on women empowerment globally.

However, these studies, give much contrasted results. Some studies report positive findings, measured through various indicators such as access to consumption, health care and contraception, improved decision-making power and better spatial mobility, access to property, and a decrease in domestic violence. In contrast, other studies have pointed out a number of negative consequences, both within households and on a wider scale.

Rajamohan, (2005), in his study “Opinion of the Members of Self Help Groups” reveals that Self Help Groups help women to increase their status and aids to raise their standard of living through entrepreneurship and empowering them.

Some studies like Kabeer, (2001); Swain and Wallentin, (2009); Tesoriero, (2006) argue that access to credit through SHGs is transformative in providing women a better negotiation position in the household and/or community, while others like Garikipati, (2008); Luttrell et al, (2009) argue that access to credit through SHGs does not (yet) change the position of women in all other domains of society and might actually only increase women’s (already large) work burden, by adding economic activities to their ‘traditional’ tasks. Meanwhile

Batliwala, (2007) argues that SHGs have the potential to empower women when saving and credit activities are complemented with social meetings and trainings.

A study conducted by Mehta, et al, (2011) in the Jammu region of India has explained the socio economic impact of SHGs upon the members. It claims that the social impact of SHGs include the positive change in the communication pattern of the members, development in the self confidence, decrease in domestic violence, increase in frequency of interaction with outsiders. Similarly, an economic impact includes positive change in saving pattern of members, less dependency and initiation and expansion of income generation activities.

Kabeer has conducted a number of studies on micro-finance in Bangladesh and its effect on women's empowerment. Some of her findings are that micro-finance leads to empowerment on various levels. On the personal level women gain a greater sense of self-worth through their increased contribution to the household economy. At the level of family relationship, particularly marital relationships, women experience an increase in the affection, love and consideration that they receive from other family members, mainly from their husbands. The latter is however not the case for women in marriages characterized by conflict. These women tend to make decisions about loan use, independently of their husbands, but generally to the benefit of their children. According to Kabeer, this behavior often leads to greater conflict within the household, rather than leading to increased empowerment, as claimed by other scholars Kabeer (1998).

Manimekalai and Rajeswari (2002), conducted a study on "Grass roots entrepreneurship through Self Help Groups (SHGs)", with the objective to find out the factors which have motivated women to become Self Help Group members are eventually entrepreneurs and analyze the enterprise performance

of Self Help Groups in terms of growth of investment, turnover, capacity utilization, profit etc. The study of Jerinabi (2006), suggests that the prime motive of women in creating and joining a SHG is to improve their social and economic conditions. It is understood from the analysis that the Self Help Group entrepreneurs have improved a lot with respect to their enterprise performance. It is observed that the women have been depending only on agriculture and now have become independent. Apart from the improvement on the personal growth, the community as a whole had gained through the organization of the Self Help Groups.

In India, the SHGs constitute a widely accepted development strategy for poverty reduction as they are perceived as powerful vehicle for the promotion of micro-credit and micro-finance especially for women (Chen et al., 2007). SHG programme has emerged across India as one of the most popular strategy for empowering women (Chidambaram, 2004). Myrada (2002) studied the impact of SHGs on the empowerment status of women members in southern India. The objective of the study was to establish whether and to what extent the membership in SHGs had an impact on the social status and empowerment of the women members of such groups.

Anand (2000) in his study entitled *"Micro Finance in Kerala"* studied the Community Development Society model in 1993 for the emancipation of the poor women of Alappuzha in Kerala State. It was evident from this survey that those members who had some unit activity earlier could use the micro-credit effectively for expansion/modification and they reaped the maximum benefit. In some cases, the failure of group activity had led to a financial crisis and imbalance for all the members, while it was not complex in individual activities. It was observed that a few women dominated the group. Another study conducted by Family Planning Association India in Bellary area studied 20 SHGs out of which 8 of them turned out to be failure. Ramachandar and Pelto, (2009) attributed the results of failure to lack of record keeping skills among the

employees and fraud and embezzlement by the group leaders. The Report of IFAD mentions some challenges that can lead to failure of SHGs. One of them is weak market linkage in context of income generating activities, where SHGs do not find market for their products or debtors who borrow.

Sharma (2007) examined the impact of participation in microfinance programme on women's autonomy and gender relations within the household in Terai areas of Nepal. Comparison of pre- and post-SHG participation showed that programme led to women's greater participation in household decision-making, greater access to economic resources, wider social networks and freedom of mobility. Participation in self-help groups certainly help members to empower themselves (Chesler, 1991; Nylund, 2000; Mok, 2001). In another study, Sahu and Das (2007) studied the performance of SHGs in promoting women empowerment in Gajapati district of Orissa state in India. It was found that even after obtaining group loans most of the members were involved in collection and marketing of minor forest products. The loans were mainly utilised for consumption, health, festivals and for repayment of previous loans. Similarly, being rural women, most are illiterate and have no proper skill for full employment opportunity In spite of the institutional support given to these women, evidence on the ground suggests that rural women still remain somewhat poor, because they are not able to meet their gendered needs satisfactorily.

Although micro-finance is often considered as an instrument that promotes empowerment in terms of start-up funds for productive investment, and help send children to school, it can also leads to indebtedness where loan repayment is concerned. For instance, a study by Rahaman (1999) reported that, borrowers from the Grameen Bank, the major micro-finance institution in India, had to sell household assets or their own food supplies, or have had to leave their homes in search for wage labour in an urban area to repay their

loan. The results indicated that the women group's performance was not performing well because they were not able save for their loan repayment. In addition, another study in Bangladesh found that among female borrowers, majority reported an increase in verbal and physical aggression from male relatives after taking loan (Pepall, 1998 in UNIFEM Biennial Report, (2000).

The critics of NGO activities argue that because of the patriarchal social structure of rural Bangladesh micro credit does not necessarily lead to women's empowerment. It may even worsen their situation (Goets et al, 1996). Women's lack of education, institutional and cultural constructed discrimination along with structural economic constraints adds up to women's vulnerability which makes it difficult for micro credit to be effective in addressing women's empowerment. Women empowerment depends on access to education but rural women have little or no access to education due to high cost of the studies (Muthukumar and Sundar, 2005). Studies by Sticht and McDonald (1990) state that education can provide a chance to women to work better not only for socialization of their children but for also engaging themselves in paid economic activities. According to Abugaida, (2002), educating women is not only the means for poverty reduction but also the means of ensuring continuous economic growth. Disparity between women and men in education is one of the important factors that influence women's economic dependence. Bharathi & Badiger, (2009) determined the constraints faced by farmwomen self-help-group (SHG) members while working with the NATP project entitled Empowerment of Women in Agriculture, and elicited their suggestions for the further improvement of the project. Lack of formal education was identified as one of the main problems faced by the women. Majority also suggested continuing and expanding the project, increasing the loan amount, and providing information on banking and marketing aspects, among others. The study concluded that it was necessary to improve the literacy of rural women, upgrade and improve their skills, and provide opportunity for them to express their potential abilities.

Nicaragua, the poorest country in Central America, women are often the ones who are working to provide for the rest of the family and it has been argued that microfinance may not be beneficial to them. A study by Skarlatos (2004) concluded that access to financial services, could not guarantee empowerment or poverty alleviation, especially for women in an economy dominated by male policies. Some studies point out that credit programs pay insufficient attention to their impact from a gender perspective and, as consequence, may weaken rather than strengthen women's position in the family (Goetz and Gupta, 1996), since credit by itself cannot overcome patriarchal systems of control at the household and community levels, empowerment is not always realized. Goetz and Gupta, (1996) further found that men often control loans given to women. Thus, microfinance services are not necessarily empowering women. In some cases microfinance for women might lead into domestic violence because of the tension of credit weekly repayment. Although the Group power has been found to be patent force in giving collective empowerment and voice to the poor women in rural areas, it has not necessarily empowered them beyond the confines of patriarchy. For example, in case studies of women's cooperatives in rural Nigeria and rural India, women engaged in cooperative activities appeared to be better off, in terms of productivity and economic wellbeing than non-cooperative members.

According to the 2001 UN Economic Commission for Africa's Report, in response to the issue of women's poverty, Nigeria established both income-generating activities, linked to formal banking sectors, and micro-credit initiatives: targeting women farmers and ensuring equal access to credit. Mosses (2005) observed that in Nigeria the government had over the years embarked on various rural development programmes, such as Green Revolution, Operation Back to Land, Better Life for Rural Women, just to mention a few, but all have failed to impact on the lives of the rural women.

The study conducted by Sennett (1996) in Zimbabwe, entitled, "*The Success or Otherwise of Rural Financial Mobilisation in Less Developed Countries,"* established that an effective method of mobilisation of savings in rural areas in less developed countries is through small self-sustaining groups based at the grass-root level.

There is now also a considerable amount of literature that questions the wisdom behind group loans. Disincentives and corruption may be fostered if group methodology, which relies on peer-group pressure, is relied upon by Micro Finance Institutions (MFIs) instead of the incentives and penalties that are a part of individual loans (Mayoux, 2001). The utilisation of social capital in the formation of groups has been seen as a thoroughly beneficial aspect of the emphasis on group loans, however, social capital is not inherently positive (Mayoux, 2001). Whether microfinance actually empowers women is also hotly debated with critics such as Rankin (2002) arguing that microfinance reinforces rather than transforms the gender gap of labor and power.

A study done in Ghana by Ansoglengenang (2006) on rural women and micro-credit scheme concluded that micro-credit schemes help reduce rural poverty and empower women. His study may not be conclusively correct in that other studies like Nissanke, (2002) argues that rural women still remain somewhat poor, because they are indebted to loan repayments which starts immediately, putting enormous psychological pressure on the women, affecting productivity and output and are not able to meet their practical needs. A 1997 International Labour Organisation (ILO) study placed the lack of capital, especially in the start-up period, as one of the problems most often mentioned by women micro-entrepreneurs. Obviously, the insufficient capital of these women means that they lack strong purchasing and competitive power. Mehira (1997) found out that most projects that target women fail because they involve small investments motivated by household welfare other than development. The great

majority of women have a very limited potential of turning into viable commercial units. They consist of too many unskilled people with access to very limited productive inputs. Knowledge about what production for the market requires in terms of enterprise organisation and quality of the products is also limited. The Report of IFAD (2010) mentions some challenges that can lead to failure of SHGs. One of them is weak market linkage in context of income generating activities, where SHGs do not find market for their products or debtors who borrow. Another is capacity building. SHGs can fail in case they lack support in accounting, financial management and organizational development". Another issue is linking SHGs to agriculture, which is the basis of subsistence for rural women.

In Tanzania the government is of the opinion that SACCOS (meaning common initiative credit groups) are an important tool of poverty alleviation and 'well suited for the socio- economic milieu of the rural setting and poor communities. SACCOS are seen as an innovative type of grassroots institutions able to secure the participation of communities both at the local and national levels. They mobilise the communities to join SACCOS and encouraged them to save. These savings are returned to members in the form of loans in order to carry out potential economic activities that could change their lives. The findings of a study by Fagha (2005) were that Microfinance had become an empowering tool of development paradigm geared towards poverty alleviation through entrepreneurships.

Another study from three regions of Tanzania done by ACRN, (2013) shows that women members of microfinance institutions (MFIs) are more empowered compared to non-members in non-program areas. In total 454 women (305 members of MFIs and 149 non-members) participated in the survey and 10 women in the in-depth interviews. The results show a significant difference between the women members of MFIs and non-members in the dependant

variables related to women empowerment. Women members of MFIs have more control over savings and income generated from the business, greater role in decision-making, greater self-efficacy and self-esteem, and greater freedom of mobility and increased activities outside home

On a different note in Malawi, where the majority of female headed households derive their livelihood from agriculture, which is considered to be a male occupation, has resulted in women facing challenges in striving to make ends meet in agriculture. Access to and control of productive resources like land, farm equipment and inputs is male dominated. The government of Malawi has initiated projects that address the challenge on access to inputs to ensure that production is increased amongst the vulnerable groups especially women in female headed households. Under this initiative, farmers are given some stocks on a credit which they pay back agreed number of siblings by passing on to the next farmer by targeting women farmers. As in the pass on programme, here again the seed is given to farmers especially the lead farmers who pass on part of the produce as seed to other farmers and the trend continues until all interested farmers are reached. This gives opportunity for women farmers who could not access such inputs to plant and repay an equivalent after harvest. A study done by Nkhonjera (2011) showed that men dominate in cash cropping whilst women just provide labour and that empowerment interventions in Malawi have failed because they have focused on addressing practical rather than strategic gender needs.

A study by Mwinga (2005) sought to find out whether women were empowered by the loans from Women Empowerment Finance Cooperative of Zambia, indicated that the women were empowered and was able to repay the loan. In the same vein Machina (2005) in his study on the impact of CUSA credit programme on its members showed that the women were empowered and that the scheme helped in reduction of household hunger.

In his study, Different Meanings and Interests over Women's Clubs in rural Monze, Araki (1997) pointed out that the meanings in the Women's Clubs independent of the agenda of the initiative, which resulted in their participation and non-participation. The respondents had their own reasons for joining or not joining the women clubs/SHGs. Their reasons reflected the way they perceived women empowerment.

2.3. Policy Responses on Women empowerment

It is imperative also to assess the policy environment on women's participation in economic development. Globally, the major guiding principles for development are the millennium development goals. Littlefield, et al (2003) noted that progress on MDG 3 which seeks to promote gender equality and empower women by 2015, is influenced by among other factors functional government, economic growth, physical security and basic infrastructure like transport.

The World Bank has promoted several initiatives towards women's emancipation from the structures that marginalise them. One such initiative is the Gender Action Plan which focuses on integrating women as ultimate clients into agricultural projects to enhance supply responses in times of crises (World Bank, 2010). The initiative achieves this by among other things promotes women's access to factors of production like land, agricultural inputs and finance. Positive trends have been reported by Buvinic (2010) that there have been significant improvements in land productivity in the Ethiopian rural land certification project. The project was promoting joint land titles between men and women which increased women's power on decision making. The World Bank recognises that strongly held beliefs that influence people's attitudes and behaviours related to gender identity needs more time to change. The Beijing platform for action in 1995 adopted gender mainstreaming as a global strategy to achieve gender equality (United Nations, 2002). This strategy was

established on the basis of ensuring effective achievement of development goals through integrating gender perspectives in the development process.

The Southern African Development Corporation (SADC) has also adopted the strategy in line with the Beijing platform for action and other global and regional institutions. The strategy which is contained in the SADC declaration on agriculture and food security seeks among other things repeal discriminatory laws that prohibit women's access to finance, land and other key agricultural inputs (SADC, 2008). Therefore, the strategy has been adopted in agriculture development by most countries to address gender inequalities that exist in the sector. However, though the strategy reveals structural and institutional constraints to gender equality United Nations (2002), changes seem to be very minimal as women still continue to be marginalised. These structures and institutions need to undergo reforms to adapt to the strategy if the ultimate goal of gender equality is to be achieved. According to Omamo and Lynana (2003) the challenge is to transform the system into more open, dynamic and multidimensional to reward women's participation. In order to ensure adherence to the agreed terms of the Beijing declaration and platform for action, the United Nations Commission on the Status of Women was mandated to play a central role in monitoring implementation (United Nations, 2010).

Another response to the plight of women farmers is the convention for the Elimination of Discrimination Against Women (CEDAW). The convention promotes their access to land, credit and income. However, there is slow progress though most countries have ratified this convention. The slow progress could be attributed to the inadequate challenge to the structures and institutions that have been socially constructed and sustained which promotes male dominance. This response together with the Beijing Platform for Action mutually reinforces each other in achieving gender equality and empowerment of women (United Nations, 2010). In the same vein, the SADC protocol on

gender and development calls for nations in the SADC region to ensure adherence to international and regional instruments to eliminate all barriers that prevent women and girls from meaningfully participating in all aspects of life (SADC, 2009). The protocol emphasises among other things easing women's triple role burden, equal participation in policy formulation. Empowerment of women is a holistic concept. It is multi-dimensional in its approach and covers social, political, economic and social aspects. Of all these facets of women's development, economic empowerment is of utmost significance in order to achieve a lasting and sustainable development of society.

2.4. Women Empowerment in Zambia

The 1990s saw increasing recognition of the centrality of women's empowerment to the success of development programmes. The empowerment of women was essential to the declarations and platforms for action of the 1990 and Word Conference on Education for All, the 1962 United Nations Conference on Environment and Development, and the 1995 Fourth World Conference Women. This increased the appreciation for and understanding of women's pivotal role in development process has also been reflected in the goals and priorities of organizations and agencies in the UN systems. In this regard, the MGCD has a key role in facilitating Inter-Governmental cooperation on gender equality and equity and empowerment of women, with particular emphasis on operational activities at community level.

Poverty, in whatever form is undesirable and tends to affect more women disproportionately than men due to a number of factors. Key among them is the gender stereotype that pity women against men and the negative traditional customs that disadvantage women. These factors lead to the lower educational levels of women and ultimately fewer women are in gainful employment compared to men. Studies by Sticht and McDonald (1990) show that education can provide a chance to women to work better not only for socialization but also

for engaging themselves in paid economic activities. Poverty is more prevalent in rural areas than urban areas because in rural areas the supply of basic social services is more limited. Agriculture which is the main economic lifeline of the people is fraught with low producer prices of crops because of poor marketing services which are compounded by poor road infrastructure.

Whilst many women are enterprising their efforts are frustrated by their inability to access loans because in most cases they do not have collateral or because of lower educational levels cannot develop bankable business proposals. This situation results in some women being trapped in poverty. Statistics indicate that improving the social economic status of a woman leads to more benefits for the child and the community at large than the case with a man. This is put more aptly by the adage that “educate a woman and you have educated the entire nation”. Therefore deliberate strategies are required to help women fight the vicious circle of poverty.

The objective of women empowerment programme is to reduce poverty and hunger among women. Women clubs and associations are based on the values of self help, self responsibility, equality, equity and solidarity. The clubs and associations work for the good of the members and thus aim to solve common problems that they could be experiencing. SHGs help people to help themselves.

The socio-economic situation in Zambia has been worsening over the years with women and children having to deal with the major brunt of this poor economic situation. According to the Zambia Vulnerability Assessment (2002 – 2003), about 56% of the population is classified as poor, while poverty is more pronounced in the rural areas.

The government through the Ministry of Community Development, Mother and Child Health, and the Ministry of Gender and child development empower women by providing them with grants for income generating activities and awareness programmes as empowerment strategies. The programme gives opportunity to the women to earn income which ultimately reduces their economic dependency.

The GRZ has also initiated urgent initiatives for mitigating poverty amongst the most vulnerable groups such as the women economic empowerment initiative which aims to improve the standard of living of vulnerable households among disadvantaged communities with particular focus on women. The GRZ also implements the Public Welfare Assistance Scheme (PWAS) and food security packs to assist the most vulnerable in society to fulfill their basic needs, particularly health, education, food and shelter.

2.5. Self Help Groups

SHG movement is increasingly accepted as an innovation in the field of rural credit in many developing countries including Zambia to help the rural poor. It is considered as a vehicle to reach the disadvantaged and marginalized section, which in the normal course cannot be availed of credit facility from the banks.

SHG is a small group of rural poor, who have voluntarily come forward to form a group of 10-20 women for improvement of the social and economic status of the members. It can be formal (registered) or informal. Members of SHG agree to save regularly and contribute to a common fund. The members agree to use this common fund and such other funds (like grants and loans from banks), which they may receive as a group, to give small loans to needy members as per the decision of the group. The concept underlines the principle of Thrift, Credit and Self Help.

An SHG can also be considered as a small-scale economy, which can be shared with mutual understanding of a local community to save their amounts of money on regular basis and treat the saved amount as the common fund to meet needs of the community members. Thalavaipillai and Nadarajan (2010) viewed SHG as a strategic mechanism to help poor people as well as a way to alleviate problems that may be encountered in the course of receiving financial credits. According to Toseland and Rivas (2001), SHGs offer opportunities for members to become aware of, expand, and change their thoughts, feelings, and behaviors regarding themselves and others. Therefore, SHGs are used as the vehicles to develop member's capabilities to the fullest. The SHG in Zambia have become a source of inspiration for women's welfare and the formation of SHG is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. In fact, it is a home grown model for poverty reduction which simultaneously works to empower and shape the lives of its members in a better way.

SHG is also a viable organized set up to disburse micro credit to the rural women and encouraging them together into entrepreneurial activities (Abdul and Kissan 2007). To alleviate the poverty and to empower the women, the micro-finance, Self-Help Groups (SHGs) and credit management groups have also started empowering women in Zambia through "women clubs".

Besides, studies by (Fernadez, 1994) reveal that certain elements become crucial or critical for the successful formation and functioning of the groups. These include voluntary nature of the group, small size and homogeneity of membership, transparent and participative decision-making and brisk use of funds for micro-enterprise creation Regular meeting of the members fosters meaningful relationship among them and issues other than thrift and credit, issues on gender and social problems also get a platform for discussion.

2.6. History of SHGs in Zambia.

Women's projects have a colonial history in Zambia and began with SHG approach to development. The groups date back to the efforts primarily of European women, especially missionaries, who mobilized both rural and urban women into the so called '*clubs.* 'History indicates that, in Zambia, the first image and identification of women were as mothers and housewives (Araki, 1997). Araki further observed that these clubs focused primarily on their role as mothers and wives and paid very little attention to agriculture production and income generation on one hand. On the other hand, men's skills and labour were utilized on the mines and settler commercial farms while the productive skills of women were neither recognized nor developed. Instead, women were being organized into clubs and taught skills such as sewing, knitting, cooking and child care.

Since then, the then Ministry of Labour and Social Welfare (now Ministry of Community Development, Mother and child Health) was charged with the responsibility of organizing women's groups. The reason seems to be that, as Moser (1989: 1807) points out in Araki (1997, 130): "*Women are regarded as vulnerable groups, like as the sick and disabled and their interests remained the responsibility of the marginalized social welfare-related ministries".*

In the 1980s, there was a shift in the approach of women's clubs from welfare to Income Generation Activities (IGAs). This was necessitated by the fact that Zambia began facing serious economic crisis and debt problems (Noyoo, 2007). In this regard, women groups seemed to have begun to address the need for providing women with IGAs. The available literature indicates that according to the list of activities of women groups and cooperatives in several provinces, they were involved in such activities as poultry, maize and vegetable production and crafts making which aimed at obtaining cash income (Araki, 1997). Additionally, from the1980s onward, not only the Ministry of Community

Development and Social Welfare, but many other development agencies such as Non Governmental Organisations (NGOs), Faith Based Organisations (FBOs) were involved in organising women into groups.

2.7. Registration and composition of SHGs in Zambia

The women clubs is composed of mainly women. The size of the groups varies from 10 to 20 members or above. The groups are led by an executive committee whose composition is Chairperson, Vice Chairperson, Secretary, Vice Secretary, Treasurer, Vice Treasurer and 4-6 committee members. However men are encouraged to join women clubs. Development works well when both women and men work together. Nonetheless men are not allowed to be in position of chairperson but be elected as committee members. Only a small number of men is allowed to join the women group because it has been observed that will dominate the leadership and running of the women's club or association. Traditionally, women depend on men for leadership. The idea of SHGs is to empower women who are considered to be more vulnerable in the communities. The clubs' operations are limited to activities within the group and are mainly centered on uplifting the members' standard of living.

This study is, therefore, grounded in line with the empowerment theory related to both economic and social perspectives.

2.8. Conclusion of Literature Review

Thus, from the above review of literature it is evident that quite a number of studies have already been undertaken on women empowerment and related issues. The entire scope of literature has centered mainly around studies done on micro-credit. SHGs have been increasingly promoted for their positive economic impact and the belief that they empower women. However, only a few

studies effectively scrutinised the link between Micro-finance, SHGs and women empowerment.

There are no studies that have been done to evaluate the performance of women SHGs that have received start up funds or grants from the government thereby creating a gap.

2.9. Theoretical Framework

The present paper used the Empowerment Theory as a Framework to inductively orient the study. The theory is based on a particular definition of empowerment.

2.9.1. Empowerment Theory

Both scholars and policymakers acknowledge women's empowerment as a key factor to reach sustainable development. Women's empowerment focuses on individual and collective aspects of power, yet there is still considerable debate about its meaning and measurement (Kabeer 2005; Malhotra 2003).

The concept of women's empowerment is defined and measured in numerous ways. Some of the definitions are that of Kabeer (1999, 2005), who depicts women's empowerment as "the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them." Kessey (2005) defines empowerment as a process of change by which individuals or groups, with little or no power, gain the power and ability to make choices that affect their lives.

Batliwala (1994) defines empowerment as the process of how the powerless gain control over the circumstances of their lives, by challenging the ideologies,

and getting access to and having control over resources. The definition by Sen (1993) states empowerment as “altering relations of power, which constrain women’s options and autonomy and adversely affect health and well-being”. Narayan (2002) describes it as “the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control and hold accountable institutions that affect their lives”. Essentially, the different definitions of empowerment can be summarized as women having the ability to control their own life and make own decision.

Therefore the theoretical framework of this study is based on Kabeer (2005) proposed operationalization of women’s empowerment.

Kabeer’s work emphasize that empowerment entails a process of change by which those who have been denied the ability to make choices acquire such ability. She argued that *‘choice necessarily implies alternatives’*, the ability to have chosen otherwise. For example, choice of livelihood, where to live, whether to have children, how many children to have, whether to use contraceptive, freedom of speech, choice of friends etc. In order to be able to make choice, women need to move from the state of disempowerment by expanding their ability. This concept is about getting out of disempowered position where you cannot make any choices and to be in an empowered position where one can be able to make choices. In order to change in the ability to exercise choices, for Kabeer, empowerment can be thought of in terms of resources, agency and achievements.

According to Kabeer (2001) resources can be material, social or human; resources form the conditions under which choices are made. Agency is the heart of the process by which choices are made; is the ability to define one’s goals and act upon them. Resources and agency together constitute capabilities or the potential that people have for living the lives they want, of

achieving valued ways of ‘being and doing’. Achievements are the outcomes of choices. She further argues that women were denied choices due to oppressive social, cultural, legal, economic and political structure which resulted being in the state of disempowered. For a people to make meaningful choices they have to be empowered (Kabeer, 1999). In order to address poverty among poor women is to provide them with resources which will remove them from state of disempowerment, i.e. poverty status, to an empowered status. When poor women access the microfinance services which provide them with start-up and working capital and training, it is expected that women will engage themselves in income generating activities where they will experience increased in productivity which will lead to a positive outcome. It is also believed that the increased in income from women business activities will help women to buy and own things which they were not able to own before because of either poverty or not allowed by the tradition in the society. Thus women will own their own properties and assets (Chen, 1997) and also because of their access to finance and business activities might lead to the increase of household ownership of assets and properties.

Women start believing in themselves that they are capable of doing business on their own and making decision and choices for their businesses and families. In the study by Hunt and Kasynathan (2001) found that most of women valued most about being members in the credit groups (SHG) are the confidence, knowledge, or training that they have gained. This indicates that participating in microfinance services increases the women’s self-esteem and self efficacy which lead to more active role in decision making both within the household and within the community. Hence empowerment is conceptualised as a process through which members of SHGs gain power at intrapersonal, interpersonal and political/community levels (Parsons, 2005).

Empowerment is the most recent approach, articulated by Third World women. Its purpose is to empower women through greater self-reliance. It recognises the triple role and seeks to meet Strategic Gender Needs (SGN) indirectly through bottom-up mobilisation of Practical Gender Needs (PGN). This approach is in direct opposition to top-bottom approach on development. It is people-centered geared towards addressing the needs of the poor and how to use their initiatives, potentials and capabilities and move themselves out of the malignant deprivation of poverty as a result of being empowered. The cultural patterns of Zambia's society are such that social progress among women can be promoted effectively through the medium of personal relationship among them. Hence their qualitative participation can be achieved through the formation of women's groups and educational programmes (Deshmukh, (2005). The involvement of women's groups in development projects at the grassroots levels through direct involvement in the decision-making and implementation processes, not only empowers them, but also gives them the chance of contributing their own efforts to the mainstream of the development of their communities.

Self Help Group (SHG) models that have been introduced by certain NGOs have shown encouraging results in the empowerment of women, not only in economic terms but also in political and societal terms. SHGs pool the financial resources of women to run profitable ventures or to meet the financial needs of its members in times of emergency (Kakkar, 2001). The Women's Thrift and Credit-Cooperatives in South India, an initiative by the Co-operative Development Foundation encourages women to save money and provide women with access to credit, especially in rural areas. Such initiatives bring the community closer together and in encouraging participation promote empowerment of women on all fronts (Kakkar, (2001). From the early 1970s, women's movements in a number of countries identified credit as a major constraint on women's ability to earn an income and became increasingly

interested in the degree to which poverty-focused credit programmes and credit cooperatives were actually being used by women.

In recognition of the importance of instituting women's empowerment around the world, the United Nations Development Fund for Women (UNIFEM) was established as a separate fund within the United Nations Development Programme (UNDP) in 1984. At that time, the General Assembly instructed it to "ensure women's involvement with mainstream activities" (Bridge, 2004). The Platform of Action resulting from the 1995 Beijing World Conference on Women expanded this concept, calling it "gender mainstreaming" (Zahidi, 2005). The empowerment of women, also called gender empowerment, has become a significant topic of discussion in regards to development and economics.

Applying this idea to women empowerment means that poor women should be able to define and formulate self interest and choice, and consider themselves as not only able, but entitled to make choices (Kabeer, 2001).

Empowerment is a multi-dimensional process, which should enable women or group of women to realize their full identity and power in all spheres of life (Surekharao and Rajamanamma, 1999). It consists of greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives, or to have greater control over the circumstances that influence their lives and free from shocks imposed on them by custom, belief and practice. Empowerment comes from women's SHGs that seek to empower themselves through greater self-reliance. They have right to determine their own choices in life. They also seek to gain control and access to resources. Empowerment is process, which helps people to gain control of their lives through raising awareness, taking action and working in order to exercise

greater control. Empowerment is the feeling that activates the psychological energy to accomplish one's goals (Indiresan, 1999).

2.9.2. Contextualising Empowerment Theory

With respect to performance of self help groups in empowerment of women the researcher used the idea of empowerment theory to evaluate how women empowerment groups are playing major role in alleviating poverty among women. The empowerment theory was also used to evaluate how women in women groups earn income which helps them to support their families. The theory was also useful to show how the contribution that women are making in their household, earn them respect from their husbands, children and family at large.

Another way in which empowerment theory was useful is implicit in the concept of Self Help Groups (SHGs) in which women gain assertiveness and confidence to participate in decision making at home and community at large. Apart from that women group provide a meeting ground for women. Through the gathering which occur among women, skills and knowledge are shared which when used tend to improve their life. This is so because women little by little are having ownership, access to resources and income which they can use by themselves. Furthermore women in SHGs obtain a great deal of benefit from their groups in terms of receiving help from others, meeting others with similar problems and developing coping strategies. To this effect, empowerment theory highlights ways in which women can be empowered economically, socially, politically and psychologically. Empowerment enables women in SHGs to gain power at intrapersonal, interpersonal and political/community levels. Therefore this study theoretically place itself within the framework of empowerment by Kabeer (2001).

CHAPTER THREE
METHODOLOGY OF THE STUDY

3.1. Study design

In this study, qualitative and quantitative research methods were used. The qualitative research was mainly focused on the performance and challenges on economic empowerment of women in the study area. Data was obtained from primary and secondary sources. Primary data was collected directly from respondents using interviews and focus group discussions while secondary data was collected through review of related literature.

3.2. Study site

The research was carried out in Chipata Central Constituency in Chipata District. Chipata is a District in eastern Zambia located on a fairly high altitude of about 1,500 metres above sea level and near the Lake Malawi/Luangwa River watershed. It covers the land area of 51, 476 kilometre squared. The District, which is the capital of Eastern Province, is situated about 567km east of Lusaka and about 130km south-east of the South Luangwa National Park in Mambwe District. To the east, the District borders Malawi with Lilongwe, the capital city of the neighbouring country, being only 110 km away. To the north, Chipata borders with Lundazi, with Katete lying in the south-west while Chadiza District is in the south. Chipata is accessible from Lusaka by both road and air. The town has an airport with regular flights from Lusaka and is within 110km from Mfuwe International Airport as well as South and North Luangwa national parks. According to the Central Statistical Office Population Summary Report (2010), Chipata has 455,783 people of whom 224,934 are male and 230,849 are female. The Chewa and Ngoni-speaking people were the first inhabitants of

Chipata. The study site was chosen because of its centrality and accessibility to the researcher.

3.3. Study Population

Study Population refers to a group of individuals that share one or more characteristics from which data is been gathered and analysed. Since the focus of this study was to evaluate the performance of SHGs in empowerment of women, the target population was all women registered with self help groups that benefited from government grants in Chipata Central Constituency. In this study 10 women groups were targeted. The number of membership of the study population was as shown in table 3.1 below.

Table 3.1 Target population

S/n	Group	Members in a group
1.	Limbikani	24
2.	Tigwilizane	20
3.	Yakali yakali	22
4.	Umozi	45
5.	Azimai olimba	23
6.	Nzelu ni weka	20
7.	Chiwirizano	27
8.	Limbani	22
9.	Tikondane	20
10.	Mphangwe	24
	Total number of target population	**247**

3.4. Study sample

The study sample was 102 which comprised of 100 women belonging to self help groups that are beneficiaries of government empowerment programme, and 2 men (key informants) from the implementing institutions of the women empowerment programme these men were the District Community Development Officer and the Gender and Child Development Officer.

3.5. Sampling procedure

Sampling, involves selecting some of the elements in a population and drawing conclusions about the entire population. The compelling reasons behind the decision to sample includes the lower cost, greater accuracy of results and greater ease of data collection associated with sampling (Cooper and Schindler, 2001).

This study used both simple random sampling and purposive which is also called judgmental sampling in selecting respondents. Simple random sampling is one of the probability sampling techniques which give each element in the population an equal probability of selection. Purposive sampling is also one of the probability sampling in which the researcher choose subjects with appropriate variability in what is studying. This depends on researcher's judgment (Ng'andu, 2013).

The study used purposive sampling in selecting 10 SHGs and two leaders from each group, and 2 key informants. This technique (purposive or judgmental sampling) was picked because it produces the sample which is more representative of the population (Ng'andu, 2013). Therefore, the 10 women groups were purposively selected because they are government beneficiaries of economic empowerment programme. The leaders of the groups and the key

informants were also purposely chosen because they had the expertise about the issue under study. Key informants were interviewed in order to collect information about the operation of the Programme, its management, problems and its, impact on the beneficiaries. Key informants were officers from the implementing ministry.

On the other hand, simple random sampling was used to select 8 participants from each of the women groups. Small pieces of paper were used to select the participants. The pieces of paper were prepared in accordance to the numbers of members in each group and 8 pieces were numbered 1-8 and the rest were blank. The pieces of paper were then reshuffled in a small tin and the members were asked to pick a piece each. Those that picked the numbered pieces of paper became the participants of the FGD. Simple random sampling was picked because it gives each participant in the population an equal chance of being part of the study sample. In other words, simple random sampling is not biased.

3.6. Data collection

The study used structured interviews with leaders of the groups and one focus group discussion with each group while in-depth interviews were administered to the key informants from relevant government institutions implementing the programme of economic empowerment of women by using open and close-ended questions.

A structured interview is a kind of interviews in which interviewer use already prepared questions or use a question guide. Structured interview was chosen because it is open, and for this reason it allows new ideas to be brought up during the interview as a result of what the interviewee says. In other words it allow the interviewer to ask even questions that are not on the interview guide

or it allow the interviewer to ask same questions in different ways to different participants. Interview guides which are used during semi structured interview help researchers to focus an interview on the topics at hand without constraining them to a particular format (Bernard, 2000).

A focus group discussion is a form of group interviewing in which a small group – usually 6 to 12 people – is led by a moderator (interviewer) in a loosely structured discussion of various topics of interest. This was chosen because it allows the researcher to collect range of opinions/views on the topic of interest. Furthermore, it is relatively quick, relatively inexpensive and first hand information can be obtained (Steward and Shamdasani, 1990).

In this study, 10 FGD were organised involving direct beneficiaries of the Programme to get information through interaction among them. Few guideline questions were set for the discussion and important points were noted down and also the discussions were tape recorded. In order to compare individual interviews with group discussions, more or less the same questions were asked again in a more general form. The advantages of group discussion as opposed to individual interview are that people can speak freely and feel more comfortable talking to each other than talking to an unknown interviewer. Morgan (1997) alludes to the fact that very ordinary things like labour division or decision making, which are normally poorly reflected, may be easier to discuss in groups and Marshall and Rossmann (1999) points out that FGD allows the facilitator the flexibility to explore unanticipated issues as they arise in the discussion.

3.7. Data analysis

Qualitative data collected through structured interviews, in-depth interviews, and focus group discussions were coded, categorised into themes and

analysed in line with research questions and then summarised for use in descriptive analysis. Quantitative data from reviews of registers and participation was analysed statistically using tables and graphs.

3.8. Ethical Consideration

Ethics in the context of research refers to a set of standards that can guide adult education researchers on how they should interact with the researched and how the research problems could be conceived and formulated (Chilisa and Preece, 2005). Erlandson et al (1993), in their discussion of ethical issues mentioned concerns with regard to privacy, confidentiality, harm, deception and informed consent. In this case, ethical consideration had to do with protection of respondents. Therefore permission to conduct the research was obtained from the University of Zambia Ethical Committee and the concerned Ministry (MCDMCH) and also consent was sought from the participants and respondents. All the groups were informed about the purpose of the research and were assured of anonymity and the data used would no way be traced back to them. The groups were assured that their names would not be mentioned in study or published anywhere, and that everything they said would remain anonymous. For this reason, all the names that have used in this study are not real. Hence pseudonyms were used for the purpose of the research. It was further explained that participants were free to deny providing information for what so ever reason and they were all assured of total confidentiality.

3.9. Language

Knowing the local language as an interviewer contributed to establishing a good rapport with the participants. They seemed confident during interviews and focus group discussions because we could communicate without any difficulties in Ngoni, the native language. Both the researcher and participants spoke the

language fluently and understood each other very well hence the misconception and misinterpretation of ideas was avoided.

3.10. Limitation of the Study

Due to time and resource constraints, and for the sake of making the study manageable, the study was limited to 10 women groups/SHG and therefore its findings cannot be generalised. Another problem was that it was difficult getting information on the women's incomes, simply because they were not prepared to give accurate account on it. For they saw the researcher as an outsider; they were afraid to share information on their income, thinking it would attract tax assessment. Another reason is that, these women hardly kept written records on their business and could therefore not give accurate estimations.

CHAPTER FOUR
PRESENTATION OF RESEARCH FINDINGS

4.0. Introduction

A number of themes indicating performance of SHGs in women empowerment in selected women groups in Chipata emerged after the data analysis of the all ten women groups selected for the study. The following themes become notable: social economic status of women in women group activities and participation levels of women in women group activities; strategies adopted by the women in empowering women group members; benefits women get for belonging to a women group and final challenges that women groups face in implementation of their projects.

4.1. Social Economic Status and Participation Level of Women in Women Group Activities

4.1.1. Social economic Status of Women

It is necessary to know the socio-economic background of the interviewees in terms of age, marital status, level of education, religion, main business activity, size of grant or working capital because this information provides critical information for evaluating the performance of the SHGs.

4.1.2. Age group of respondents

Age is an important variable of socioeconomic status through which one can be empowered which is an important determinant of empowerment of women. It shows the considerable numbers of respondents are matured enough to take their own decisions.

The composition of the ages of the respondents and participants is shown in Table 4.1 with more women being in the economically active population.

Table 4.1 Age group of respondents

Age group	Frequency	Percentage
20-29 years	13	13%
30-39 years	35	41%
40-49 years	41	32%
Above 50 years	11	14%
Total	**100**	**100%**

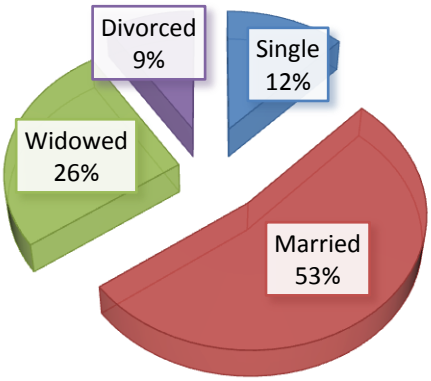
From the present study it is discovered that the majority of women in women groups fall in the age group between 30-39 and 40-49 years together were 76 constituting 73% of the age group. Most of the women economic activity involves the use of 'manpower', and that might have explained the reason why the active age group forms the majority. Perhaps, it could also be the period that these women's welfare needs are high, since that is the reproductive age group. The needs of their growing children could also call for additional resources hence age is very cardinal and also a determinant factor in the performance of SHGs. It was however noted that only 13 (13%) of the women between the ages of 20-29 are into women groups and 14 (14%) of the respondents were 50 and above years of age. This shows that many adult women in the age group of 30-49 prefer to join SHGs in the study area as witnessed by numbers of middle aged women SHG members compared to younger and older age groups. The aged people's (50 and above) role is also important for SHGs though they may be not very active, their wisdom is important to control and solve problems that arise in the groups. One possible reason behind the small numbers in the age group of 50 and above is that,

most of them have grown up children who are catering for their welfare needs (or in care of their sons, daughters and daughters in law).

4.1.3. Marital status of respondents

Issues relating to marriage are critical to the success and the level of performance and empowerment of SHGs. Data gathered from the study indicated that the majority of respondents within the groups were married. Figure 4.1 shows the marital characteristics of the members of the various groups.

FIGURE 4.1 MARITAL STATUS OF RESPONDENTS



From 100 participants from all ten women empowerments groups, the study found that 12 (12%) of the respondents were single and 53 (53%) were married and still with their husbands. The study shows that more married women belong to the SHGs. One woman said this:

> *"A married woman usually depends on the income of her husband. She has no chance to earn money, as she is not empowered to do so. Especially, when the family size is big with*

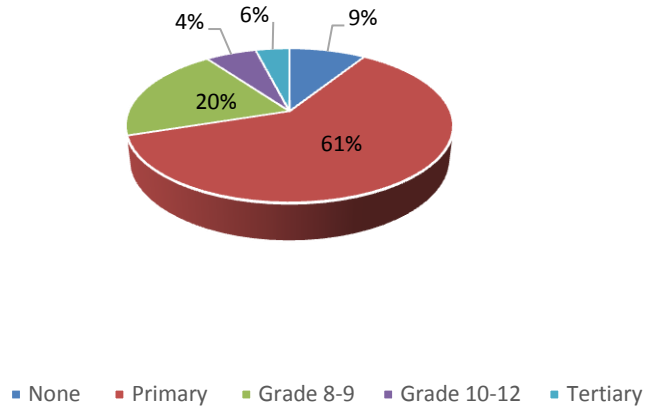
lot of children, she cannot manage the family affairs with husband's income and most of our husbands are not in employment. The worst being if there happens to be a sudden death of husband her condition will be very pathetic. Hence, after marriage, out of necessity they undertake some income generating activities to enhance the income of the family."

Meanwhile, 26 (26%) of them were widows and the remaining 9 (9%) have been divorced by their husbands. Hence, the study covers women from different marital status groups.

4.1.4. Education levels

Education level is very important factor for women empowerment. It plays a vital role in the economic development of people. Its main aim is to provide better, richer, peaceful and purposeful life. It develops the capacities of an individual member. People could participate actively in development of their society if they are educated. Therefore, education plays a vital role in the economic and social emancipation of the members of SHGs. It is assumed that the success of any IGA requires one to be literate at least to understand the basics involved in IGAs to be successful in her business. Hence it is important to find out the education levels of the target groups. In this study the education levels were categorized as given in figure 4.2.

FIGURE 4.2 Education levels of respondents



The study showed that about 61 (61%) of women in SHGs have had some level of education at least up to primary level. 20 (20%) had reached grade 8 and 9, 6 (6%) percent of the respondents had finished their grade 12 and only 4 (4%) of respondents had attained tertiary education, while 9 percent of the respondents had no any form of formal education. However, the study shows that the majority of the membership is less educated. This provides room for speculation regarding the membership, i.e. highly educated women are less likely to join groups.

4.1.5. Religious background of women group members

Issues bordering on empowerment like home keeping and child up bringing are channeled along religious lines through the guidance of religious beliefs. Therefore religion may have an influence on the performance of SHGs. The study revealed that the majority of the participants belonged to two religious groups only namely Christianity and Islam. It was found that 96 per cent were Christians and only 4 per cent belonged to the Muslim community. The religious compositions of the women group members are shown in Table 4.2 below.

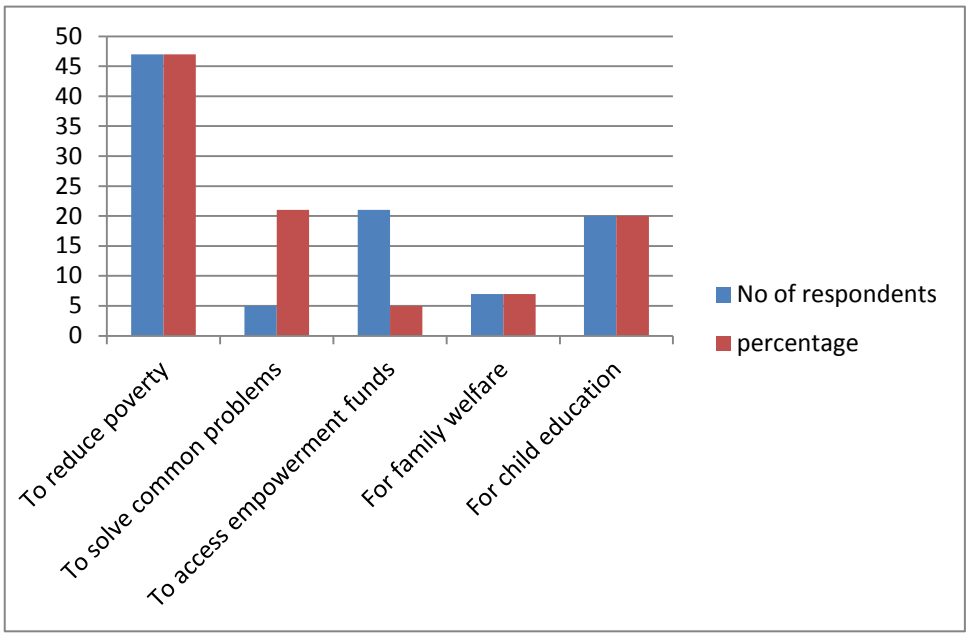
Table 4.2: Religious background

Religion	Frequency	Percentage
Christianity	96	96%
Islam	4	4%
Total	**100**	**100%**

4.2. The motivation factors for women to join SHGs Groups

During the field study, information on the factors that motivated the members to join the women group was also collected. Women join SHGs groups for various reasons. From the present study 47 (47%) of them said that they joined the SHG to help reduce the poverty in their homes, 5 percent of them gave multiple reasons like sharing and solving family problems together, educating one another and information sharing, 21 (21%) reported that they were attracted to the group by the possibility of easy access to the women empowerment fund and opportunity to raise money. Only 7 (7%) of the members reported that they joined the SHG for the welfare of their families and 20 (20%) thought that membership in the group would help to raise money for school fees. The figure 4.3 below is showing the reason why women joined SHGs in Chipata Central Constituency.

Figure 4.3: shows motivation factors for women group formation



The findings in Figure 4.3 indicate that most of the participants are self-motivated to join the women group because they felt that they needed to do something for the family and they could earn income if they got involved in women group activities. All the respondents mentioned "access to empowerment fund" as a reason to joining a Women's group. This signifies that majority of respondents joined SHGs to have access to loan facility as compared to other reasons

From the focus group discussion, the women said that their family encouraged them to join the groups. Through interview with group leaders, one woman said:

> *"Income from our farming is not enough to support our family expenses. The expenses are also on the rise. So, our husbands want us to join such income generation programme so that we can earn some income for our families."*

The participating women also said that they did not want to sit idle at home because they were senior people in the family with the responsibility of taking care of the children.

During interviews almost all women group leaders said that they themselves encouraged other women particularly the mothers to join the clubs so that they can help one another to solve common problems affecting them in their homes.

4.3. Performance of the group savings for SHG projects

The interview with the group leaders revealed that 6 groups received grants of K10,000 each, 1 group got K20,000 and another group received K7,040 while 2 groups were given K6,000 each.

The outcome of the study showed that the entire sample acquired their start-up capital from the Ministry of Community Development and that they all used their grant to start poultry projects. The interview with the members of staff of the implementing ministry indicated that the differences in the amounts of grants given to the women groups were dependant on the business proposals made by the individual groups. Table 4.3 illustrates the performance of the groups' projects savings in relation to the grants they received.

Table 4.3: shows the performance of the group savings as at March 2015

Names of women groups	Membership per SHG	Year formed	GRZ initial capital	Year given	Available capital as at March 2015
Limbikani	24	2006	10,000	2012	2,000
Tigwilizane	18	2009	20,000	2012	00
Yakali yakali	22	2012	10,000	2013	3,500
Umozi	16	2005	10,000	2012	00
Azimai olimba	23	2011	6,000	2012	00
Nzelu ni weka	20	2011	6,000	2012	00
Chiwirizano	27	2006	10,000	2012	00
Mphangwe	30	2005	10,000	2012	4, 000
Tikondane	20	2007	7,040	2012	00
Limbani	24	2000	15, 000	2013	00

Source: Field Work 2015

The economic performance of the groups is judged using the money it received against its savings as at present .The findings in the table above show that there is a serious problem in the group projects. The sustainability of any business venture lies in its savings. It is evident that there are no savings in almost all the groups as shown in table 4.3. Their financial condition is pathetic. Only 3 groups were found to have little savings in their bank accounts.

From the group discussions, participants indicated that they were having a lot of challenges in the running of the projects because the grants they got were not enough to loan all the group members and to start the group projects. The women complained that the poultry business was not profitable because most of the chicks died before maturing hence the poor performance of the project. A member of one group said they were not given training on poultry farming prior to the project so they had no knowledge of how to rear chickens. She said:

> *“We rely on members that have some experience and ideas on chicken rearing but they also do not have the technical knowledge on the health part. We do not know how to treat the chicks when they get sick”.*

Another group member reported that their project was a failed because the money was misused.

> “*We are not happy as group members because the project money was used to buy chitenge materials and T-shirts for the group. The remainder of the money which was meant to buy chicks was misused by the chairlady who has since left the club to join another club. Because of this, the K10,000 we received has not empowered us in any way,*” (said one group member).

The findings clearly indicate that members of the self-help groups studied had a rather strong perception of being empowered as a result of self-help group participation.

An interview with one of the staff members from the implementing ministry confirmed that there was misuse of grants by the groups because the government was not able to monitor the beneficaries of the grants. Another staff member confirmed that the performance of most of the groups that were empowered was poor because a number of them appeared to be failling to sustain their business activities.

4.3.1. Source of income

When asked how they were raising their group income since it was obvious that their accounts were at zero, groups indicated that their initial capital was raised

through membership contributions while others added that they did piece work such as cultivating other people's fields, making bricks before being funded by the government. So they intended to use the same method of raising income. Others said that they will reapply for another grant. Table 4.4 shows the distribution of the source of the initial source of income for SHGs

Table 4.4: Source of initial capital for the SHGs

S/n	Source of income	Frequency	Percentage to frequency
1.	Brick making	1	10%
2.	Government grant	6	60%
3.	Membership contributions	2	20%
4.	Piece work	1	10%
	Total	**10**	**100%**

From the table above it is visibly clear that 1 (10%) SHG had raised money for their individual IGAs, 6 (60%) groups were idle and only engaged in IGA after receiving the group grant. 2 (20%) SHGs used membership contributions to give their members on a rotating basis as startup capital and 1 (10%) SHG odd jobs like clearing and planting seed for other people to raise the group fund. The result of the study indicates that government grants are the major source of initial capital and it is playing a significant role in helping poor women to start their own businesses.

4.3.2. Economic activities of group members

The type and nature of activities in which members of SHGs are engaged greatly influence their empowerment and participation levels especially in household decision making as well as the activities of the SHGs. The discussion from the FGD revealed that before the formation of the SHGs most of the women remained housewives and their involvement in economic

activities was insignificant. After the formation of the SHGs in the communities, women enrolled themselves as members and their economic status has been improved. The grants through the SHGs enabled the members to promote their income generating activities. In turn, the standard of living of the members had improved. Table 4.5 reveals the distribution of members according to their economic status.

Table 4.5: Economic status of women

Economic activity	**Frequency**	**Percentage**
Petty trading	72	72%
House keeping	21	21%
Formal employment	4	4%
Cross boarder	3	3%
Total	**100**	**100%**

Even though there are limited choices for Income Generation Activities for women in Chipata, the support from women empowerment programmes has helped to improve the situation. More than 70 (70%) of the women members have engaged in income generating activities like selling vegetables at the markets, makeshift stalls and the roadsides. Many women members independently involve in the economic generating activities individually after joining SHGs where they obtained loans and thereafter started personal businesses. Therefore they are now economically independent and contribute to increase their household income though the income is hand to mouth. The focus group discussions showed that almost all the women were not able to make any savings because they were involved in petty businesses that did not bring much income because the amounts of money they got as loan from the group was very little and they were also trying to pay back the loans. For example Amai olimba Women's Club obtained a grant of K6, 000 for the poultry project through the Department of Community department, and divided

among 23 members who wished to start individual IGAs besides the group project. The money was too little to carter for every member and those that got were given as little as K100.00 each.

> "*We use all the money that we make to buy food and school requisites for our children at least we do not depend on other people to by little things,"* (Said one group leader during the interview).

4.3.3. Participation Levels of Women in Women Group Activities

Participation in a self help group provides access to funds that women can borrow and utilize to improve their livelihoods. Participating in SHGs also helps women to acquire various skills which they can apply to initiate income generation activities and improve their livelihoods.

From the present study it was established that the participation level of women in women empowerment groups is very low. When group leaders from the all ten groups in Chipata Central Constituency were asked to give the reason why there was low participation rate by women in the area the common answer obtained was that most of women in the area are not aware of the program due to lack of sensitization. It was further discovered that even those women who have joined women group were not actively participating in group activities. Majority of the SHG members were housewives that spend a considerable amount of time at fields, or caring for children. Some members of SHGs contributed a lot of time at fields and selling at the market and could not attend some of the meetings or programs.

The group leaders reported that attendance for meetings was poor in that only less than 50% of members of each SHG would attend each meeting despite

meeting once a month especially during rainy season. They also gave a reason why they only meet once in a month. The response from one woman in the group discussion pointed out that:

> *"We meet once in a month in order to give chance to each and every member to do our individual businesses so that we can make money and be able to pay back the loan to our group."*

Another interview with one of the group leaders indicated that the degree of participation in group activities was very low as some just joined the group for the sole purpose of obtaining loans, and did not participate in Women's Club project. The hard-working members become frustrated and this affected the project negatively. The issue of inactiveness of members was noted to be a challenging factor inhibiting the activities and operations of the SHGs. The irregular attendance of members at meetings hindered the full realization of the objectives of groups. All members interviewed mentioned poor attendance as one of the major problems they were facing. The table 4.6 below shows the participation levels of women in all ten women clubs in Chipata Central Constituency.

Table 4.6: Distribution of respondents by participation in group activities

S/n	Group	Membership per SHG	Active members in each SHG	Percentage
1.	Limbikani	24	3	12.5%
2.	Tigwilizane	20	18	90%
3.	Yakali yakali	22	11	50%
4.	Umozi	45	16	35.5%
5.	Azimai olimba	23	13	56.5%
6.	Nzelu ni weka	20	15	75%
7.	Chiwirizano	27	12	44.4%
8.	Limbani	22	9	40.9%
9.	Tikondane	20	11	55%
10.	Mphangwe	24	13	54%
	Total membership for all SHGs	**247**	**121**	**48.1%**

The results in Table: 4.6 show the total membership of all the 10 SHGs as 247 women engaged in group activities. The study reveals that only 121 (48.1%) members actively participated in their group activities. The table shows that the participation level of Limbikani women club was 12.5% (3), Tigwirizane 90 % (18), Yakaliyakali 50% (11), Umozi 35.5% (16), Amai olimba 56.5% (13), Nzelu ni weka 75% (15), Chigwirizano 44.4% (12), Limbani 40.9% (9), while Tikondane had a participation level of 55 % (11) and Mphangwe 54 % (13). The overall participation of all the 10 women groups shows that only 48.1% (121) of the all SHG members were actively participating in the group activities. During the focus group discussions the participants indicated that meetings were poorly attended by members because of the numerous roles performed by women at the household level and their quest to make a living for themselves and their families from their individual income generating activities. Others said there was no serious agenda that was discussed at meetings which were found to be monotonous and members tended to keep away from meetings. Other

factors like loss of faith in the group leader had also led to poor attendance in a few cases. During the focus group discussions, it was stated that members felt that the membership contributions collected in the group meeting were not deposited by the leaders in the bank, but were using it for other purposes.

4.3.4. Access to credit

The study found out that the most common method which the groups were using to empower their members was by awarding of loans from the group grant they received. These loans are considered to be an internal lending system. The lending was on needs basis and that all the members got loans ranging from K100 to K300 and interest of 5% to 50%. A member was eligible to a loan if she had no outstanding loan. The members were expected to invest the loan in income generating activities to increase their earned income to facilitate prompt repayment of loan to the SHGs. Table: 4.7 show the distribution of access to credit of group members.

Table 4.7: Distribution of SHG members that had access to credit

S/n	Group	Group membership	Loan beneficiaries per SHG	Percentage
1.	Limbikani	24	20	83.3%
2.	Tigwilizane	20	18	90%
3.	Yakali yakali	22	15	68.2%
4.	Umozi	45	16	35.5%
5.	Azimai olimba	23	15	56.5%
6.	Nzelu ni weka	20	10	75%
7.	Chiwirizano	27	9	44.4%
8.	Limbani	22	14	40.9%
9.	Tikondane	20	11	55%
10.	Mphangwe	24	16	54%
	Grand Total for all members of all SHGs	**247 (100%)**	**144**	**58.3%**

It is evident from the table 4.7 that not all the members in the groups had access to the group grants because the funds were not enough. Only 144 or 58.3 % out of 247 SHG members were reported to have accessed the loans. The other 41.7 % were still waiting for other members to repay their loans for them to get loans. The SHGs are disbursing credit to their members who are economically weak. The fund availed to the members as loan from the government grant and on a rotating basis. The women can repay the loan by installments with a small interest from their earning and that provided money for the lending operation of the SHGs. The study revealed that members of the groups were unable to honour their financial obligations hence the other members were not able to access the loans from their groups.

4.3.5. Loan repayment performance of SHG members

Credit is a major women's empowerment tool. From the point of view of the SHGs, the performance of repayment can be considered an important criterion while studying the overall performance. Hence, the performance of repayment has been taken as an indicator for judging the performance of the groups. The distribution of the sample SHGs according to the level of loan repayment performance is shown in Table 4.7

Table 4.8: Loan repayment performance of SHG members

S/n	Group	Loan beneficiaries per SHG	Frequency of loan repayment to the total number of beneficiaries per SHG					
			Full payment	%	Partial payment	%	None payment	%
1.	Limbikani	20	0		0		20	100
2.	Tigwilizane	18	18	100	0		0	0
3.	Yakali yakali	12	0	0	11	91.6	1	8.3
4.	Umozi	16	0	0	8	50	8	50
5.	Azimai olimba	15	0	0	8	53.3	7	46.7
6.	Nzelu ni weka	10	0	0	5	50	5	50
7.	Chiwirizano	9	0	0	4	44.4	5	55.6
8.	Limbani	14	0	0	9	64.2	5	35.8
9.	Tikondane	11	1	9.1	2	18.1	8	72.2
10.	Mphangwe	16	13	81.2	0	0	3	18.8
	Total number of loan beneficiaries in all SHGs	**145**	**32**	**22.1%**	**47**	**32.4%**	**66**	**45.5%**

Loan repayment was identified to be a major issue confronting the activities of the SHGs. The study as indicated in table 4.8 shows that the total number of loan beneficiaries for all the SHGs was 145 women. The study revealed that non repayment of loans by SHG members was limiting the activities and active participation of members. As it could be seen from Table 4.8, the performance of repayment is not good in almost all the groups. Among the sample SHGs, only 1 group recorded a 100 per cent loan repayment, another group had a 100 per cent non repayment while 8 SHGs recorded 18 to 91.6 per cent of partial repayment. The finding indicated that the repayment of loan among the SHG members was very low thereby affecting the performance of the SHGs negatively.

4.3.6. Purpose of loans

When participants were asked about the purpose of the loans they got from the clubs, the following answers came out:

> "*We use it to start businesses, home consumption such as buying food, paying for children's education, or paying house rent.*"

Most of the women said they use their income buy materials, particularly education materials and food stuffs for their children, buy their personal items like cloths etc., and save little by little from their income to have enough capital for their IGAs .

4.4. Strategies adopted by the Women Group in Empowering Women

There are many strategies that women groups use to empower women who are members. The following strategies which the ten women groups in Chipata Central Constituency use in empowering women are:

4.4.1. Group lending

The groups interviewed indicated that the groups had adopted an internal lending system whereby members were loaned according to the available resources or on needs basis with an interest rate of 5% to 20% or 50% in some instances and a loan recovery term of 3 to 6 months. The study also found out that when group funds were not available, the group members contributed small amounts of money and members borrowed from common pool on a rotating basis.

4.4.2. Regular participation in the meetings

This strategy gives confidence to talk about their problems to each other thereby improving on the skill of decision making. The main activity of the SHGs is conducting group meetings in a common place at fixed intervals. Group meeting is very essential for all groups. They have to discuss their savings, common problems, performances their economic and social problems and other issues that need to be sorted out through intervention of the group or its members.

4.4.3. Adult literacy

During the focus group discussions, it was discovered that Mphangwe Women's Club was conducting literacy classes to empower its members with literacy skills to help them conduct their businesses successfully. Therefore it can be said that membership in the SHGs facilitates the improvement of literacy levels.

4.4.4. Mutual help

The members of the SHGs helped each other by associating with themselves. Because of this association, every member can mutually help the others. Through the continuous association, a spirit of helping others is stamped in the minds of the members of the SHGs. In addition, regular meetings enhanced mobility and sharing of thoughts. In a meeting, women shared their views and experiences and this way they learnt that they were not alone in their predicament thereby they enhanced their assertiveness. Members of SHGs perceive that they obtain a great deal of benefit from their groups in terms of receiving help from others, meeting others with similar problems and developing coping strategies.

4.5. Benefits that Women in Women Group obtain from Self Help Groups

Most participants who have joined women empowerment groups in the ten groups who were interviewed expressed happiness and indicated that there are a lot of benefits that they are getting from the clubs or groups. The following are the benefits women are getting from their respective clubs:

> *"Little by little we have ownership, access to resources and income which we can use ourselves. Now we are able to decide for ourselves and to decide within the family. Before male members of the families took the decision and said: "you have to do this". But now we can decide our own context. Now it is possible to take the decisions ourselves. Our husbands are now borrowing money from us but at first it used to be the other way around before the income-generating activities*" (Interviewee 1).

Other participants narrated that things have changed in their homes in terms how they are used and are relating with their husbands because there is a realization that women can also contribute financially in homes. The women stated that they were more active participants in household decision-making and had more control over household income, particularly the portion that was derived from their own earning. The women's income however small adds to the total family income and meet small family expenses. When the women engage in income generation program and start contributing to the family expenses, the women start enjoying respect in the family. This change suggests that the status and respect of the women in their family are raised.

> *"My husband has now come to realize that he is not the only one earning an income for the family, but that even me I am involved in earning money for the family. And he now recognizes that it*

helps the family when the woman also earns an income" (Interviewee 2).

From this study it was established that husbands are happy, because women now use their potential to contribute to the family. Women now contribute to the income of the family. And husbands now realize that women can earn an income to the family, so they are happy. But women themselves are much happier. Listen to what they said:

"We are doing the savings through our own income…our own sources. That way we are not dependent on our husband. We have saved, and that way we have some money which we can hand in to the weekly savings. This is really making us happy" (Interviewee 3).

In the interviews women indicated how the women group has affected their life. Their indicated that women groups have helped to alleviate poverty in their homes. The following words are showing how women groups have affected women's daily life:

"We were very poor before joining the group. We wore very bad clothing and we only ate once a day. But after joining the program we now wear good clothing and we eat three meals per day. My husband also likes that I have become a member. And my children also obey me more now, because I am able to pay for their school fees. It is not just my husband who earns an income now. Before, I joined the club my children only obeyed their father" (Interviewee -4).

From this present study it has been established that women groups have actually helped to reduce the problem of domestic violence. Participants have explained the reason to that and said:

> *"When the woman does not work, the family is poorer and many quarrels within the family and between husband and wife are taking place. But know we are a much more happy family because we have more time to spend together."*

Participant further indicated that they no longer suffer when it come to money because they give each other small amounts of money for personal use.

4.6. Challenges Faced by Women Groups in the Implementation of their Projects

All ten women empowerment groups have had many challenges in implementing their projects but the most common challenges which were noted were as follows:

4.6.1. Lack of infrastructure

One of the common challenges all women group were facing is that most of women in those groups were lacking of infrastructure in terms of housing where their projects could take place. They mostly relied on rented chicken-runs which had an adverse impact on their group earnings. The majority of the groups were currently found to have problems with a meeting place and also paid huge sums of money for their project accommodation.

4.6.2. Low education background

All women groups had members with low education background. Some have had never been to school and more than half only had primary education. From ten women groups there were only six (6) participants who have completed their grade twelve (12) and four (4) who have reached tertiary education. The impact of low education background on the group has been failure to keep records more especially book accounts.

4.6.3. Low participation and conflicts

Although Women's Club members are assumed to work together and gain maximum benefit through following shared objectives, there remains the question of conflict among women themselves as they proceed with the activities. Women's Clubs also tend to face risks of break down or division at the time of sharing the benefits. Among the problems that were existent, conflicts between members and absenteeism from meetings were irregular, improper records keeping, was reported by some members. Family responsibilities proved to be the major problem faced by the members in their group activities resulting in misunderstanding between those that were hard working and those that were busy attending to their family issues.

4.6.4. Misuse of resources

Several cases of misuse, fraud and embezzlement of group funds by the group leaders were reported. Misconducts concerning money can easily damages solidarity in women group. A participant complained that a leader of her women's group left the group to join another group after she misused the funds. In another group a member disappeared with the bank book of the Women's

Club, or nobody knew who had the Club funds. These examples bring into question the accountability and management abilities of the SHGs.

It was found that women groups are facing a challenge of misuse of resources by group members. From the study it was found that most members do not use the resources that they get from the club for intended purposes. Participants indicated that there are too many applications against little funds. These sometimes come as a result of inadequate transport. Members were actually blamed by group leaders that they misuse resources and this has brought a serious challenge to the groups in the sense that most of the members have failed to pay back their loans. Such instances which defeat the entire purpose of self help were found common in most groups. Therefore there is need for sensitising the members on the effective end use of credit. The group leaders need to ensure that the production loan taken is not squandered on unproductive uses.

4.6.5. Lack of training

Another thing which was more evident was that most the projects especially poultry that women groups embark on do tend to fail. The participants gave the reason for this and indicated that the group had no training in how to care and run a poultry project. From the study it was found that due to lack of training some chickens died and many were stunted. Further it was established that lack of training resulted in poor sales of their chickens. Another problem which was noted which come as a result of lack of training was inability to put in consideration the issue of security. The majority of women do not possess the training, resources and skills necessary to start businesses.

4.6.6. No market for the stock

Another challenge which was more common among the all women groups was found to be lack of market for chickens. Participants indicated that most of their chickens were stunted in growth due to improper feeding and infections therefore could not compete favourably on the market as a result they ended up being sold very cheaply due to lack of market or where SHGs do not find market for their products. Sometimes most of thickens were sold on credit and it was difficult to get the money from the creditors. One of them is weak market linkage in context of income generating activities, or debtors who borrow.

4.6.7. No enough funds

Financial difficulties were identified to be a major challenge in the development and operations of SHGs in Chipata Central Constituency. All the groups indicated that they had no enough funds therefore most of their projects failed. Due to little funding, all the groups fail to give their members big loans which they could use to start bigger business. The study revealed that the women groups could only do manage to give their members up to three hundred kwacha which is not enough. Because they only do petty business participants indicated that they were unable to save but produce and sale for mouth (living from hand to mouth). Another problem which was noted as regard to little funds was that some members tend not to benefit from the group because most of the members who got the loans first failed to pay back and eventually the group became bankrupt. In this case, other members that were left out in the first loan disbursement and were waiting for those that were loaned to repay their loans, did not benefit from the grants. Those who take the loans are either defaulting in payment or quit the group if they are unable to pay. One group leader alluded to the fact that her group members that had benefited from the grant had

thought that their businesses would go well, but it did not. Therefore they could not return the loan.

Therefore, the inadequacy of credit to some group members had affected the commitment and participation levels of members of the groups.

CHAPTER FIVE
DISCUSSION OF RESEARCH FINDINGS

5.0. Introduction

The issue of women empowerment is closely related with economic independence of the women. If women are economically independent then they can get political as well as social empowerment. So, economic empowerment will work as a path to achieve the women empowerment in different aspects of empowerment. For this, self help groups provided the basic means for achieving the economic empowerment. As a way of understanding the meaning of the findings of the study as regard to performance of the named women empowerment groups in Chipata, an interpretation of the emergent themes was done by relating the participants' accounts and the observations that were made to the available literature and by making comparison between and among the present study and other studies conducted in different parts of the globe.

5.1. Social Economic Status and participation Level of women in Group Activities

5.1.1. Age groups

Age is not one of qualification for one to be a member for women club. For this reason it was established from the study that women in those women clubs were falling in different age groups. From the present study it discovered that the majority of women who are members of empowerment women group fall on the age group between 30-49 years. From ten groups that the researcher visited, it established that people in middle age group could have been at school for this reason only 13 (13%) respondents were in the age group of 20-29 years and only 11 (14%) respondents were above 50 years of age (field study, 2015). One possible reason behind the small numbers in the age group

of 50 and above is that, most of them have grown up children who are catering for their welfare needs.

5.1.2. Education levels

From the present study it has been confirmed that in most if not all women groups, the majority of members have had lower education background. From ten women group in Chipata central constituency it was found that majority only had primary education and only four had completed their grade twelve and four had gone to colleges. Study by Chen et al. (2007) also established that most women groups suffer because members of those groups tend to be of lower education levels. Because of lower education background of women in self help groups, studies indicate that most of them are poor. Due to their low education level, their knowledge and skills on how to manage their work is generally low and tend to lack innovation to grow their businesses.

Similarly, lack of access of education and other opportunity limit the economic independence of women and make them to fall under poverty (Kebede, (2005). The current study found out that lack of education by SHG members affects the performance of group activities and women had to seek help from other people for their day-to-day work viz; record keeping, bank, accounts, etc. the study is also in consonance with studies by Sticht and McDonald (1990) which state that education can provide a chance to women to work better not only for socialisation of their children but for also engaging themselves in paid economic activities.

5.1.3. Marital status of respondents

From this study and that which was conducted by Mosses (2005); Garikipati (2008); Luttrell et al (2009) in Nigeria and other countries, it has been

established that SHGs accommodate women of all marital status. From the present study and other studies it has been established that even those who are married, single, widows and those who are divorced join women clubs. It has been noted from this present study that majority of women who participate in women clubs are married women. The reason could be that their husbands are unemployed or the work they do not satisfy the needs of the family hence their women have taken a step by joining the clubs so that they can help to generate income for the family and perhaps help reducing poverty from their family.

The data above shows that women have much more responsibility towards themselves, their families and the nation at large. Married women, who take the greater share of the study have responsibility towards taking care of their various homes, those divorced and widowed as well as the single parents have greater challenge of taking care of themselves and their children.

5.1.4. Religious Affiliation

From the study in Chipata central constituency, it was established that religious has no bearing on membership in women groups but only interest is important. The study also established that 96 percent of women in those clubs were Christians and 4 percents were Islam. Most of participants were Christians because Christianity is the major religion which is dominant in the region.

5.1.5. The motivation factors for women to join SHGs Groups

The study revealed that the majority of the women group members joined the SHGs for various reasons. Earning income through Women's Clubs was one of the major reasons for being a member. The women wanted to access the governments' funds so that they could use to improve their welfare and that of

their family members in order to reduce their poverty. Another study of women by Jerinabi (2006), suggests that the prime motive of women in creating and joining a SHG is to improve their social and economic conditions. A similar study was conducted by Lokhande (2012) which showed that after joining the SHG 39 per cent of the women had expressed sense of security due to financial and social security help made available from the group and 75 per cent respondents had started their own economic activities after joining the group. Therefore income generating activities can be defined as assisting women to secure income through their own efforts.

The study further indicated that most of the participants were self-motivated to join the SHGs because they felt that they needed o do something for their families and they could earn income by participating in SHGs activities. The interviews conducted postulated that the family heads of the participating women are mostly farmers, and the income was not enough to support their family expenses. So they encouraged the female members or their wives to join SHGs. Similar views were obtained from the study by Araki (1997) that pointed out that the meanings in the Women's Clubs is independent of the agenda of the initiative, which resulted in their participation and non-participation. The respondents had their own reasons for joining or not joining the women clubs/SHGs. Their reasons reflected the way they perceived women empowerment. Another motivation in this study is the evidence from literature that shows that an increase in woman's resources result in higher well being of the family, especially children.

5.1.6. Source of income

Most groups indicated that their initial capital was raised through membership contributions, doing piece works, and from the government and Non-Governmental Organizations (NGO). The essence of the group formation is to

enable the credit officers have access to the group collectively and ensure group liability. The current study confirms Fisher's (2002) assertion that shows that in recent times, donor communities, NGOs and government line agencies have adopted the concept of micro-credit schemes and women SHGs as a means of poverty reduction. In light of the above, empowerment theory posits that Micro-credit is seen as a major tool of development; for providing poor people with credit for IGA that can help them work their way out of poverty. It is seen to be effective in mitigating the problem of strategic default (Nissanke, 2002). This has been used as a strategy for survival by most SHG in Chipata Central Constituency as shown by the findings.

5.2. Performance of the group savings for SHG projects

Most of previous studies ignored to evaluate the performance of women groups but, the main focus of this study was to evaluate the performance of SHGs. This study has established that all women groups studied in Chipata Central Constituency are not performing well. From the study, it has been noted that from initial grants which each group was given by the government, no investments were made in terms of growth of businesses/projects or savings. Most of the groups were found to be bankrupt and only very few had some little savings which was also found to be far less than the grants they had received because they had not made any profits at all. Despite of huge effort from both government and non-governmental agencies, SHGs have been reported to fail to produce the desirable outcome. The findings of the study are in line with Mehira (1997) who stated that most projects that target women fail because they involve small investments motivated by household welfare other than development. The findings of the study also show that the group projects for women that receive grants were not sustainable because they lacked commitment on the part of the beneficiaries.

5.2.1. Participation Levels of Women in Women Group Activities

From the present study it has established that the participation level of women in women empowerment groups is very low. Poor attendance of members at meetings was also mentioned as one of the challenges faced by some SHGs in the various SHGs. The women attributed these challenges to the many household responsibilities of women simultaneous with their income-generating activities. Again, the groups indicated that some of the members have high expectations upon joining the groups which are usually not met thus making them reluctant in attending meetings and other activities undertaken by the groups.

This result shows that majority of women in Chipata are interested in joining SHG but are not very keen in participating in group activities. This may be so because of family responsibilities and socio-cultural constrictions of the communities. The study by Mosses (2005); Garikipati (2008); Luttrell, et al (2009) also observed that many women face opposition from the society including family members, husbands as well as the community at large.

5.2.2. Purpose of loans

In studies that have been conducted so far participants indicated that they used the loans they got from the clubs to start businesses, for home consumption such as buying food, and paying for children's education (Shylendra, (1998) and Mwinga, 2005). The present study in Chipata central constituency also confirmed that the loans are used to start personal businesses, buying food at home, paying school fees for their children as well as finding farm land. From the observations, those women could not invest in bigger businesses because the loans which they get are too small for such things hence they were only engaged in petty businesses and as such many women remain in poverty.

5.2.3. Loan repayment performance of SHG members

Loan repayment was identified to be a major issue confronting the activities of the SHGs. The study as indicated in table 4.8 shows that the total number of loan beneficiaries for all the SHGs was 145 women. The study revealed that non repayment of loans by SHG members was limiting the activities and active participation of members. As it could be seen from Table 4.8, the performance of repayment is not good in almost all the groups. The trend is similar with studies done by Sahu and Das (2007) studied the performance of SHGs in promoting women empowerment in Gajapati district of Orissa state in India. It was found that even after obtaining group loans most of the members were involved in collection and marketing of minor forest products. The loans were mainly utilised for consumption, health, festivals and paying for school. Among the sample SHGs, only 1 group recorded a 100 per cent of the loans repayment by its members, in another group all the members that got loans never paid back while 8 SHGs recorded 18 to 91.6 per cent of partial repayment. The findings of the study also show that the loan borrowers remain indebted to their SHGs because the income from the IGAs is not enough to meet the household needs. This was noted by instance, by Rahaman (1999) reported from his study that, borrowers from the Grameen Bank, the major micro- finance institution in India, had to sell household assets or their own food supplies, or have had to leave their homes in search for wage labour in an urban area to repay their loan. The finding indicated that the repayment of loan among the SHG members was very low thereby affecting the performance of the SHGs negatively. In some cases, the failure of group members to pay back their loans had led to a financial crisis and thereby the sustainability of the SHG in this case is questionable. The savings of the SHGs can be rotated smoothly when there is a prompt and regular repayment.

5.3. Strategies adopted by the SHGs in Empowering Women Group Members

There are many strategies that women groups use to empower women who are members. The following are strategies which the ten women groups in Chipata use in empowering women:

5.3.1 Access to credit (group lending)

The present study has established what is obtaining elsewhere (Shylendra 1998); Fisher et.al 2002; Fagha 2005 and Mwinga 2005) that the most common method which the women groups have had been using in empowering women was found to be awarding of loans. Similarly, studies by Chidambaram, (2004) also show that SHG programme had emerged across India as one of the most popular strategy for empowering women. However, from the present study it was discovered that the grants received were loaned to group members to empower them individually. The lending was on needs basis and that all the member have gotten loans ranging from K100 to K300 and interest of 5% to 50%. A member is eligible to a loan if she has no outstanding loan. This is contrary to Velasco and Marconi (2004) studies that indicate that women group do not offer individual loans but instead give group loans. One argument in favour of group loans states that women benefit more from group loans than individual loans. It was found from the study that even after obtaining group loans most of the members were involved in petty businesses. This is in consonance with Mayoux, (2005) who said that, the income gained from these economic activities were used for household consumption and family support rather than re-investing it to expand their business. Therefore the present study suggests that the performance of the SHGs is not producing maximum benefits.

5.3.2. Regular participation in the meetings

The study found that regular participation in the meetings gives confidence to talk about their problems to each other thereby improving on the skill of decision making. The main activity of the SHGs is conducting group meetings in a common place at fixed intervals. Group meeting is very essential for all groups. They have to discuss their savings, common problems, performances their economic and social problems and other issues that need to be sorted out through intervention of the group or its members. In agreement with this study's findings is a study conducted by ACRN (2013) in Tanzania on women members of MFIs that participated in a survey that showed that women members of MFIs have more control over savings and income generated from the business, greater role in decision-making, greater self-efficacy and self-esteem, and greater freedom of mobility and increased activities outside home. Another study in agreement to this study is that of Kabeer (2005) which states that micro-finance leads to empowerment on various levels. On the personal level women gain a greater sense of self-worth through their increased contribution to the household economy.

5.3.3. Adult literacy

During the focus group discussions, it was discovered that Mphangwe Women's Club was conducting literacy classes to empower its members with literacy skills to help them conduct their businesses successfully. Therefore it can be said that membership in the SHGs facilitates the improvement of literacy levels.

5.3.4. Mutual help

To this end, the study largely confirms the empowerment theory which saves for self help groups as a way of empowering women (Kessey 2005; Mayoux 1998;

Satya 2001; Shylendra 2004), the study found that members of the SHGs helped each other by associating with themselves. Because of this association, every member can mutually help the others. Through the continuous association, a spirit of helping others is stamped in the minds of the members of the SHGs. In addition, regular meetings enhanced mobility and sharing of thoughts. In a meeting, women shared their views and experiences and this way they learnt that they were not alone in their predicament thereby they enhanced their assertiveness. Members of SHGs perceive that they obtain a great deal of benefit from their groups in terms of receiving help from others, meeting others with similar problems and developing coping strategies. As evidenced by their highly positive answers during interviews.

5.4. Benefits that Women in Women Group obtain from Self Help Groups

This study has obtained what is found in other studies that women empowering groups has greatly helped women to have a say in their homes and community at large (Kabeer, 2001; Swain and Wallentin, 2009; Tesoriero, 2006). This is so because women little by little are having ownership, access to resources and income which they can use by themselves. Participants indicated that they are now able to decide for themselves and to decide within the family. Before male members of the families took the decision and said: *"you have to do this*". But now they can decide on their own context.

> "*Now it is possible to take the decisions ourselves. Our husbands are now borrowing money from us but at first it used to be the other way around before the income-generating activities*."

This finding corroborates Sharma (2007) findings which he got from his study in Terai areas of Nepal, indicated that microfinance programme (women empowerment group and loan they give) has improved women's autonomy and

gender relations within the household. Micro-Credit Summit (2001) argued that women empowerment programmes have led to women's greater participation in household decision-making and greater access to economic resources which have actually allow them some degree of autonomy.

In the current study other participants narrated that things have changed in their homes in terms how they used and are relating with their husbands because there is a realization that women can also contribute financially in homes. Participants indicated that their husbands have now come to realize that they are not the only ones earning an income for the family, but that even their wives are also involved in earning money for the family and they now recognise that it helps the family when the women also earns income. It was observed that the women's income however small added to the total family income and met small family expenses such as education materials and food stuffs for their children, buy their personal items like cloths and other necessities.

This has been proved by many studies. For example a study by Chen et al. (2007) in Ghana established that three-forth of the households depends on women's small and micro income generating activities for their survival for more than half of the time. Similarly, many households, in particular poor households depend on women's informal livelihoods for much of their income. Because of women engagement in income generating activities their levels of poverty have greatly reduced and that of their household as it raise household income and finally encouraging economic development in countries as a whole (World Economic Forum, 2005).

From this study it was established that husbands were happy because women were now using their potential to contribute to the family. For example one of the respondents said:

…our husbands now realise that women can earn an income to the family, so they are happy, but women themselves are much happier, than their husbands because they were now given some respects within their homes and by other family members."

From the present study it has been established that women in women groups are now able to save through their own income, they own sources. The main reason why they are doing that was found be that they no long want to be dependent on their husband. The similar results were yielded from Batliwala (2007) study which established that SHGs have the potential to empower women when saving to an extent that they even stop depending completely on their husbands.

Participants reported that their husbands had become more accommodating about them going out to attend the meetings, including their church meetings which they had previously found difficult to attend. Another study from three regions of Tanzania showed that more control over savings and income generated from the business, greater role in decision-making, greater self-efficacy and self-esteem has resulted in women having greater freedom of mobility and increased activities outside home are among great benefits women are getting from women groups (ACRN 2013). However, in the present study it seems the husbands were accommodating them due to their potential gain, as identified in group meetings and activities.

This study has further established how SHG are affecting women in their daily life.

"We were very poor before joining the group. We wore very bad clothing and we only ate once a day. But after joining the program we now wear good clothing and we eat three meals per day. My husband also likes that I have become a member. And my

children also obey me more now, because I am able to pay for their school fees. It is not just my husband who earns an income now. Before, I joined the club my children only obeyed their father"

This is in consonance with Machina (2005) in his study on the impact of CUSA credit programme on its members, which showed that the women were empowered and that the scheme helped in reduction of household hunger. Further case studies of women's cooperatives in rural Nigeria and rural India, indicated that women engaged in cooperative activities appeared to be better off, in terms of productivity and economic wellbeing than non-cooperative members. Women groups have greatly helped in eradicating poverty among women (African Women's Communication and Network, 2010; Chen et al., 2007 and Mayoux 1998).

From this present study it has been established that women groups have actually helped to reduce the problem of domestic violence. Participants have explained the reason for that and said:

When the woman does not work, the family is poorer and many quarrels within the family and between husband and wife are taking place. But now we are a much more happy family because we have more time to spend together".

These findings seems to agree with arguments from Garikipati (2008); Luttrell, et al (2009) who argued that women groups do not reduce domestic violence but increase women's (already large) work burden, by adding economic activities to their 'traditional' tasks and when they fail to keep the balance between the two domestic violence become the order of the day in their homes.

Women groups also give women opportunities to interact with their fellow women who have different abilities, interest and experiences. This gives them an opportunity to discuss with each other and to learn from each other and share ideas within the group. This is helping them to strengthen their knowledge on various issues. This is similar to Fisher et.al (2002) who observed in his study that SHGs have been instrumental in empowerment by enabling women to work together in collective agency and that can help them work their way out of poverty.

5.5. Challenges faced by SHGs in the Implementation of their Projects

5.5.1. Lack of infrastructure

The current study found that most of the women groups had no backbone. This is similar to what has been found by other studies in other parts of the world that most of women group have no asserts like buildings where they can be carrying out their operations (Fisher et al, 2002). This was found to be the major challenge women groups in Chipata central constituency were facing. Without a building it is difficult to conduct some business operations. Others groups were renting poorly constructed shelters which do not offer property security to their projects as a result their properties have been stolen by thieves. For instance Mphangwe women club had employed a watchman to guard against thieves that constantly broke into their hall, which they built using funds from a donor, stealing some of the furniture and the door for the hall. This can also be one of the demotivating factors to most of the women in those groups.

5.5.2. Low education background

From the study it was established that all women groups had members with low education background. Some had never been to school and more than half only had primary education. From ten women groups there were only four (4)

participants who have completed their grade twelve (12) and four (4) who have reached tertiary education. The impact of low education background on the group has been failure to keep records more especially book accounts. Because of this it has been hard for women group to empower its members. The studies by Goets and Gupta (1996) seem to support these findings. They indicated that in most women group, women lack education. This constraint adds up to women's vulnerability which makes it difficult for micro credit to be effective in addressing women's empowerment. The low educational status associated with women in women clubs could be as a result of parents always willing to send boys to school than girls. It is usually an assumption that girls would one day get married and move out to stay at the husband's house. So, it is deemed more worthwhile educating boys than girls. This assumption may not be applicable to educated parents in many cases. It also came to light that married women form the highest number of women engaged in petty businesses activities and many of them have low formal education. This shows that the informal sector does not require formal education for business activities.

5.5.3. Low participation and conflicts

Among the problems that were existent, conflicts between members and absenteeism from meetings were irregular meetings, improper records keeping, were reported by some members. Family responsibilities proved to be the major difficulty faced by the members in their group activities. As evidenced in the research by Mosses (2005); Garikipati (2008); Luttrell, et al (2009) it was observed that the Nigerian government had over the years embarked on various rural development programmes, such as Green Revolution, Operation Back to Land, Better Life for Rural Women, just to mention a few, all have failed to impact on the lives of the rural women. The present study found that the family responsibilities proved to be the major problem faced by the members in

their group activities resulting in misunderstanding between those that were hard working and those that were busy attending to their family issues. This also contributed to the poor performance of SHGs.

5.5.4. Misuse of resources

It was found that women groups are facing a challenge of misuse of resources by group members. This confirms the study conducted by Family Planning Association India in Bellary area studied 20 SHGs out of which 8 of them turned out to be failure. The results of failure were reasoned as lack of record keeping skill among the employees and fraud and embezzlement by the group leaders (Ramachandar and Pelto, (2009).

From the study it was found that most women groups did not use the resources that they got from the government for the intended purposes. Participants indicated that most of the money that was received was shared among members to start individual IGA other than staring the group project and accused the group leaders of embezzling the funds. Furthermore, members were actually blamed by group leaders that they misuse resources and this has brought a serious challenge to the groups in the sense that most of the members struggle to pay back their loans and in most cases fail to do so. Because of this women continue to be poor. This is in consonance with a study by Nissanke, (2002) which argues that rural women still remain somewhat poor, because they are indebted to loan repayments which starts immediately, putting enormous psychological pressure on the women, affecting productivity and output and are not able to meet their practical needs.

Another study by Rahaman (1999) reported that, borrowers from the Grameen Bank, the major micro- finance institution in India, had to sell household assets or their own food supplies, or have had to leave their homes in search for wage

labour in an urban area to repay their loan. In another study, Sahu and Das (2007) studied the performance of SHGs in promoting women empowerment in Gajapati district of Orissa state in India. It was found that even after obtaining group loans most of the members were involved in collection and marketing of minor forest products. The loans were mainly utilised for consumption, health, festivals and for repayment of previous loans. Therefore, in spite of the institutional support given to these women, evidence on the ground suggests that rural women still remain somewhat poor, because they are not able to meet their gendered needs satisfactorily.

5.5.5. Lack of training

Studies conducted on the performance of women groups all around the world indicates that most of women group's projects do fail. Most of those studies try to stress lack of training prior to project as a major obstacle (challenge) women groups face in different countries around the global (Sahu and Das, 2007). This was more evident in the present study in Chipata central constituency. All ten women groups indicated that they had their projects failed because members had no any form of training prior to the project. From the study it was found that due to lack of training some chickens died and many were stunted. Further it was established that lack of training resulted in poor sales of their chickens. Lack of training affects their planning.

5.5.6. No market for the stock

Another challenge which was more common among all the women groups was found to be lack of market for their produce. Participants indicated that they can successfully produce chickens but they ended up dying due to lack of market which sometimes comes as a result of competition in the area. From the study it was established that all the ten women groups were rearing chickens and this

could be the season why there is too much competition in the area. Similar trends to this study were noted by IFAD (2010) which mentioned some challenges that can lead to failure of SHGs. One of them is weak market linkage in context of income generating activities, where SHGs do not find market for their products or debtors who borrow. Another is capacity building. SHGs can fail in case they lack support in accounting, financial management and organizational development". Another issue is linking SHGs to agriculture, which is the basis of subsistence for rural women. The findings of the study are that familiar to find market for produce leads to poor income generation and affects the performance of SHGs in terms of resources. Therefore in this instance most of the SHGs had problems with finances to get their projects running hence poor performance.

5.5.7. No enough funds

All the groups indicated that they had no enough funds therefore most of their projects failed. Due to little funding, all the groups fail to give their member big loans which they can use to start bigger business. All groups indicated that they only do manage to give their members up to three hundred kwacha (K300) which is not enough. Because they only do petty business some participants indicated that they cannot save but produce and sale for mouth (living from hand to mouth). Another problem which was noted as regard to little funds was that some members tend not to benefit from the group.

This study confirmed the assertion by ILO (1997) which placed the lack of capital, especially in the start-up period, as one of the problems most often mentioned by women micro-entrepreneurs. Obviously, the insufficient capital of these women means that they lack strong purchasing and competitive power. This can be attributed to failure of those groups to affiliate to financial institutions for assistance. All the groups under study were standing alone

groups which did not affiliate to any mother body as a result they were not linked to other financial institutions for assistance. Affiliation to groups allows the disempowered to network with others, both inside and outside their own social groups, thereby realizing and extending power. The small groups could affiliate themselves with umbrella groups. This can also be attributed to lower levels of education. It has been believed that this hinder them from developing bankable business proposals or make and accurate estimations (Goets and Gupta, (1996).

5.6. Conclusion on finding and discussions

The finding indicated that the performance of the SHGs was poor due to poor loan recoveries and lack of commitment by members to participate fully in group activities. The grants given to the groups were misused because of failure by the government to monitor the activities of the SHGs. The sustainability of these SHGs is not guaranteed. However, the SHGs provided women with loans to begin an economic activity and thus reduced their dependence upon husbands for economic resources. Their awareness level increased due to experience and knowledge from interaction among group members. This enabled women to take participation in household economic decisions. By contributing to household incomes, they won the confidence of the family to make household decisions.

CHAPTER SIX
CONCLUSION AND RECOMMENDATIONS

6.1. Conclusion

It can be concluded, that the women empowerment strategy through SHGs are playing a role in alleviating poverty among rural women. This strategy has had been used in many countries around the global and it was not only found to alleviate poverty among women but, also help women to participate in economic activities that take place in their communities.

Many studies world over have established that self help groups formed by women improve their assertiveness and confidence. The main reason for this has been established from this present study to be that women in women groups earn income which helps them to support their families. Because of the contribution that women are making in their household, their husbands and children give them respect. The assertiveness and confidence which women gain further help them to participate in decision making at home and community at large.

Apart from that SHGs provide a meeting ground for women. Through the gathering which occur among women, skills and knowledge are shared which when used tend to improve their life.

Despite these benefits which women obtain from SHGs, it still seems that most of those groups are facing lot of challenges which are negatively affecting the progress. The two major constraints are funding and lack of training among members prior to the project. Most women group globally faces the challenge of funding. Because of this most women groups fail to adequately empower members. Like the case in Chipata Central Constituency where member only

get loans for food, paying school fees for their children and pay rental cannot be true empowerment. To make things worse those women even fail to pay back the small loans which they obtain from the group and eventually all the fund becomes squandered thereby making the women group projects unsustainable. It has further been established by this study that even if women join self help groups, most of them still remain in poverty.

6.2. Recommendations

As a result of the findings and conclusion of the research, the following recommendations have been made:

1. Women empowerment groups should affiliate to mother bodies and financial institutions in order for them to access enough funds which can be used to empower women individually.

2. The government should monitor the projects of the empowerment grants.

3. The beneficiaries must be trained before they are given the grants.

4. The women group members should be encouraged to commit themselves to group activities.

5. Women empowerments groups should educate its members to have positive attitude toward group projects as well as resources more especially funds.

6. Women empowerment groups should learn to diversify their IGAs. This will reduce chances of competition among women groups and avoid failure.
7. Other research can be done to assess the SHG that receive equipment.

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APPENDICES

APPENDIX 1: Work Plan

No	Task/ Activity	Schedule														
		2014								2015						
		May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
1	Literature Review															
2	Proposal Writing and submission															
3	Pilot Study															
4	Data Collection															
5	Data Analysis															
6	Final Report Writing															
7	Final Reporting Editing															
8	Submission of Final Report															

APPENDIX II: Budget

Description	Quantity	Rate (K)	Total
<u>Stationery</u>			
Reams of Bond Paper	10	30.00	300.00
Blue Pens	10	1.00	10.00
Pencils	05	0.50	2.50
Flash Disks	02	75.00	150.00
Ink for Printer	02	450.00	900.00
Sub-total			**1,362.50**
<u>Secretarial Services</u>			
Typing of Dissertation	100pages	5.00	500.00
Photocopying	200pages	0.20	40.00
Binding of Final Copies	5 copies	100.00	500.00
Sub-total			**1, 040.00**
<u>Professional Fees</u>			
Research Assistants	2 Research Assistants at K250.00 per day x 10 days	250.00	5,000.00
Researchers' transport costs		100.00	1,000.00
Lunch Allowance	10 days	50.00	500.00
Talk time for Communication	10 days	200.00	200.00
Sub-Total			**6, 700.00**
Contingency Reimbursement at 10%			**787.65**
Grand-total			**8,664.15**

Appendix III: Letter of Introduction from the University of Zambia, School of Humanities, Department of Gender Studies

THE UNIVERSITY OF ZAMBIA
SCHOOL OF HUMANITIES AND SOCIAL SCIENCES
DEPARTMENT OF GENDER STUDIES

Tel: +260-295216

P.O. Box 32379
Lusaka

9 January, 2015

TO WHOM IT MAY CONCERN

Dear Sir/Madam

RE: INTRODUCTION: JOSEPHINE MWANZA

I write to confirm that Josephine Mwanza, Computer Number 513801082, is a Master of Arts Student in the Department of Gender Studies at the University of Zambia for the academic year 2014. One of the requirements for this programme is to conduct research. Her research is entitled: **"An Evaluation of Performance of Self Help Groups in Empowerment of Women: A Case of Selected Women Groups In Chipata District."** She is seeking to collect information, conduct interviews and focus group discussion from individuals in your institution.

The Department would appreciate any assistance rendered to her in this regard.

Yours faithfully

DR. T. KUSANTHAN
ACTING HEAD – GENDER STUDIES DEPARTMENT

APPENDIX IV: FOCUS GROUP DISCUSSION GUIDE

CODE

I am a student from University of Zambia doing a research on women groups/self help groups and empowerment. I would like to invite you to tell me about your women group, some aspects of empowerment by the government and your everyday life activities over the last years since you received empowerment under the economic empowerment for women programme. Note that participation is voluntary and you may not take part if you so wish.

Of course, I will treat everything you will tell me confidentially. I will not note down your names nor forward your data to any third party, so you will remain anonymous.

First, I will get some general information concerning you and more about your economic activities and their influence on your life.

The whole interview will last about 30 minutes.

Please keep in mind that every answer is valuable and that there are no wrong answers, so you can answer freely.

Socio-economic status of the group	1. Age of Respondents. a. 20 – 29yrs [ ] b. 30 – 39 yrs[ ] c. 40 – 49yrs [ ] d. 50yrs + [ ] 2. Educational Level Attained a. None [ ] b. Primary [ ] c. secondary 8-9 [ ] 10-12 [ ] e. Tertiary [ ] f. Any other…… [ ] 3. Marital Status. a. Married [ ] b. Single [ ] c. Divorced [ ] d. Co habituating [ ] e. Widowed [ ] 4. Household Head. a. Yes [ ] b. No [ ] 5. Religious Affiliation. a. Christianity [ ] b. Islam [ ] c. Traditional [ ] d. No Religion [ ] e. Others [ ]

	6. When was your Group formed and what were the reasons or how did the group come about? 7. What problem did you face before joining the group? What was your main source of start-up funding? 8. What investments have you made in your business over the last year? 9. Over the last 12 months, has your household's income increased?
Level of participation by group members and impact of the programme on group members	How was the initial capital raised? Do you pay participation/membership fees? What are the main activities the Group undertakes? - How are you involved in these activities? - How often do you members meet for your group activities? -Has your membership eased some or all of your earlier challenges? Which ones and how? -What is your current monthly income for the whole project and individual members? - Are you able to contribute to housekeeping in any kind? (Food, education, health etc). - What problems are you currently encountering in being project participants - How were decisions within your household about social matters such as decision on expenditure before you joined the women group?
Strategies of empowering women group members	How do you benefit from participating in the project? What strategies are implored and how are you empowered by the group? e.g. access to credit, decision making e.t.c.
Challenges faced by group members	What problems are you currently encountering in being women group participants?
Way forward	What do you think must be put in place to help your group to overcome these problems and to sustain your project?

APPENDIX V: INTERVIEW GUIDE FOR THE ADMINISTRATIVE OFFICE

Introduction

The purpose of this questionnaire is to collect data that will enable the researcher to evaluate the performance of self help groups in empowerment of women. The research is purely for academic purposes. You have been selected to participate in the research because of your potential to give the required information. Be rest assured that the information you will give will be treated as confidential and will be used for the purpose of this study only.

I request your cooperation in order to make this exercise a success.

General information

Name …… Sex ……..
Organisation/Institution ……
Position ……...
Years in service ……..

Institutional background

1. What are the Objectives of the Institution regarding women empowerment?
   .....
   .....
2. How much is the awareness level of women concerning women empowerment programme?
   A. High B. Medium C. Low

3. If your answer is A/B/C give brief explanation
   …….....
   ……
4. What are the basic requirements that a group requires to be empowered?
   ……
   ……
5. What type of empowerment do you offer these Groups?
   (a) Financial (b) Equipment (c) Farm inputs
   (d) Others Specify ……

6. How many women groups have you empowered in last three (3) years? ……
7. Do you experience any challenges in empowering these women groups? Yes [ ] No [ ] If yes what are the challenges?
   ……
   ……
8. What benefits do these women groups offer to women who are members?
   ……
   ……

9. What are the efforts exerted by the government to realize the decision making role of rural women?

……
……

10. Do you organize training for the women about how to manage the finances?

……...
.....

11. Do the women view the training beneficial? Explain

……
……

12. How do you supervise and monitor the group activities to ensure full participation by group members?

…….**.....**
……

13. If you had to judge the efforts your institution is putting in to women empowerment do you think that you have been successful? Yes [ ] No [ ]

14. If the answer to question 16 is no Explain

……
……

15. How do you describe the performance of the groups you have empowered?
    (a) Very good (b) Good (c) Poor

16. What problems if any do these women groups encounter in their performance?

…….……
……

17. What efforts are you making in order to overcome the problems identified?

……
……

18. Considering poverty rate in Chipata, do you think the women empowerment programme is sustainable? Yes [ ] No [ ]

19. If Yes/No explain

……
……

20. Do you think the group empowerment approach is a useful instrument for achieving women empowerment in Zambia? Yes [ ] No [ ]

APPENDIX VI: INTERVIEW SCHEDUE FOR LEADERS OF SELF HELP GROUPS

Dear respondent, these interview Questions are designed to collect data about the performance of self help groups in women empowerment. The information you will give will be treated as confidential and will be used for the purpose of this study only. So you are requested to provide your most cooperation by responding to following questions.

Name of the Respondent……..……
Name of group…….
Name of Interviewer……
Position in Group ……
Date…….

A. Information on the Socioeconomic Characteristics of the Respondents

1. Age of Respondents.
   (a) 20 – 29yrs [ ] (b) 30 – 39 yrs [ ]
   (c) 40 – 49yrs [ ] (d) 50yrs + [ ]

2. Educational Level Attained
   (a) None [ ] (b) Primary [ ]
   (c) Tertiary[(f) Others (Specify)……

3.Marital Status.
   (a) Married [ ] (b) Single [ ]
   (c) Divorced [ ] (d) Co- habituating [ ]
   (e) Widowed [ ]

(B) Characteristics of Groups

4. When was your Group formed? ……..
5. What were the reasons for forming the group?
   (a) To reduce poverty and hunger among women [ ] (b) To earn some money
   (c) To solve common problems [ ] (d) all of the above [ ]
   (d) To access GRZ women empowerment scheme [ ] (e) Others ……
6. How many members do you have in your group?
   (a) 10 [ ] (b) 15 [ ] (c) 20 [ ] (d) 25 [ ] (e) Others ……
7. What are the membership criteria/ requirements of the group?
   (a) Poor and vulnerable women (b) Widows [ ]
   (c) Unemployed women [ ] (d) others ……

8. How often do you meet as a group?
   (a) 1- 2 times a week [ ] (b) 3- 4 times a week [ ]
   (c) 5- 6 times a week [ ] (d) Others ……
9. What are the business activities undertaken by the group?
   (a) Milling [ ] (b) Food processing [ ] (c) Farming [ ]
   (d) poultry [ ] (e) Others-specify [ ]
10. How much was your initial working capital?
   (a) K200- K400 [ ] (b) K500-K800 [ ]
   (c) K850- K1000 [ ] (d) 1050 and above [ ]
11. How did you come by your initial or start-up capital?
   (a) Group contributions (b) NGO support (c) Micro Finance loan,
   (d) GRZ women Empowerment Scheme (e) Others (specify).....
12. Is the group able to make profit and save? (a) Yes (b) No
13. If yes, how much has the group saved to date?
   (a) K 1,000 – K2, 000 [ ] (b) K3, 000 – K4, 000 [ ]
   (c) K5, 000 – K6,000 [ ] (d) Above K6, 000 [ ]
14. Was the club provided with training on Income generating activities?
   (a) Yes [ ] (b) No [ ]

If yes, which organization did?
   (a) NGO [ ] (b) Ministry of Community Development [ ]
   (c) Micro-finance Institution [ ] (d) Others ……

(C) Strategies of Empowering Women through Self Help Groups/Women Clubs

15. Do members have access to credit from your group? a. Yes [ ] b. No [ ]
16. If yes how much is a member entitled to?
   (a) K50 – K100 [ ] (b) K150 –K200 [ ]
   (c) K250 – K300 [ ] (d) Above K350 [ ]
27. Which of the following conditions apply in securing loan from your group?
   (a) Collateral [ ] (b) Group Member without outstanding loan [ ]
   (d) Others (Specify)…….
18. Do they pay back with interest? A. Yes [ ] b. No [ ]
19. If yes, what is the rate of interest? (a) 5% [ ] (b) 10% (c) 15% [ ] (d) 20% [ ]
   (e) Others ……
20. Refer to Q 15. What is the loan recovery term?
   (a) 3 months [ ] (b) 4 months [ ]
   (c) 5 months [ ] (d) 6 months [ ] (e) Others (specify)…
21. If No, how does your group secure credit for its members? Through…..
   (a) Micro-credit institution [ ] (b) Money Lenders [ ]
   (c) NGOs [ ] (d) Bank [ ] (f) Others (Specify).....
22. Do the members receive training before receiving credit? (a) Yes [ ] (b) No [ ]

23. If yes, what type of training?
    (a) Skill training [ ] (b) Entrepreneurship [ ]
    (c) Non Formal Education [ ] (d) Advocacy [ ]
24. How many women have never repaid their loans? …….
25. Does the demand for loans in the group exceed the amount of the group fund?
    Yes [ ] No [ ]
26. If yes, what could the group do to meet the demand for loans?
    (a) Increase the group member contributions
    (b) borrow from a micro-finance Institution
    (c) Increase production (d) Others …….

D. Information on how women's participation in self help groups empowers them.

To what extent have you benefited from participating in your group? Please Rate the following Women's Empowerment Principles and Benefits Score from 1 to 3.
Where: 1- Low 2- High 3- Very High

Item	Benefits	Rating
27	Increased self assertiveness and confidence	
28	Women participation in decisions that affect them both at home and community	
29	Resistance to bad cultural practices	
30	Improved living conditions	
31	Sending children to school	
32	Access to Skill training	
33	Financial contributions in the home	

34. What problems is your group encounter?
    (a) Poor level of group participation [ ] (b) Insufficient funds [ ]
    (c) Poor sales [ ] (d) Drought or natural calamity [ ]
    (e) Others…….
35. What measures do you think must be put in place to help your Group develop more?
    ……
    ……

Thank you!