



Reducing Conflicts within Rural Women's Self Help Groups in Hwange District, Zimbabwe

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Dedication

For the people of Matetsi.

Declaration

I, Cresencia Nyathi declare that:

- i. The research reported in this dissertation/thesis, except where otherwise indicated, is my original research.
- ii. This dissertation/thesis has not been submitted for any degree or examination at any other university.
- iii. This dissertation/thesis does not contain other persons' data, pictures, graphs or other information, unless specifically acknowledged as being sourced from other persons.
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Abstract

The thesis examines the operations and outcomes of the Self Help Groups (SHGs) in Matetsi ward. It examines the causes of conflicts and consequences of the conflicts in the SHGs. This is achieved by adopting the conflict transformation approach. Succinctly, the theory views conflict as not necessarily destructive, but as a vehicle for change. This therefore, has implications for one's understanding of the causes of conflicts. SHGs have been adopted by rural women so that they can work collectively to address their socio-economic problems. The study was conducted in Matetsi ward, Hwange District where conflicts within the groups were broadly detected. The information used in the study were produced from face-to-face interviews, focus group discussions, minute books and testimonials throughout field work in the designated ward. The study exposed that conflicts in the study location emanated from delays in loan repayments by SHG members. Individuals' failure to fulfil their obligations of saving and returning loans on time created tensions which in turn resulted in conflict among the group members. The conflicts became complex and recurred due to unaddressed animosity, fear and anger, resulting in frustrations in the groups. Conflicts in the groups also led to the collapse of some of the groups. The research findings indicated that SHGs were not only sources of income for rural women, but also represented a yearning for self-sufficiency among rural women in spite of the socio-economic strife in Hwange District.

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Acronyms

CF	Community Facilitator
CLA	Cluster Level Association
FDS	Funding Development Services
FGDs	Focus Group Discussions
GBV	Gender Based Violence
IPB	Individual Pass Book
JLGs	Joint Liability Groups
KNH	Kindernothilfe
KZN	Kwa-Zulu Natal
MDGs	Millennium Development Goals
NABARD	National Bank for Agriculture and Rural Development
NGO	Non- Governmental Organization
NCD	Ntengwe for Community Development
PAR	Participatory Action Research
PO	Project Officer
SBLP	Self Help Group Bank Linkage Programme
SEWA	Self-Employed Women's Association
SHG	Self Help Group
SHPI	Self Help Promoting Institution
UNDP	United Nations Development Programme
VFU	Victim Friendly Unit

Chapter one

1.0 Introduction

High levels of poverty in many developing countries have made governments, international donors and development institutions to give attention to programmes that can reach rural women through microcredit schemes. Governments and Non-Governmental Organisations (NGOs) have played a focal role in reducing poverty and empowering women in Africa's rural areas (Tonge Akwo 2007: 8). Additionally, some NGOs have taken the opportunity to introduce the Self Help Group (SHG) concept in an effort to empower rural women economically and to build community resilience against threats posed by climate change. Das and Bhowal (2013: 142) posit that an SHG is a technique of organising poor people and the marginalised to come together to solve their individual problems. Ibrahim (2006: 398-399) defines SHGs as any relaxed income generating or societal movement started by an underprivileged community to achieve permanent developments in their different and collective well-being. A typical SHG constitutes of 15 to 20 poor people from the same area, with similar economic and social status (Moorthy and Rao 2014: 406). Thus, from this context, poor women in rural areas come together to form the SHGs so as to secure food and other social needs for their sustenance.

Women have been the fundamental topic of various development policies since the 1980s. Women have been alleged as a susceptible cluster, however, they have played a fundamental role in taking financial responsibility for their families and households (Guerin and Palier 2006: 3). The worldwide financial disparity has had a major disadvantage on the ability of rural women to have access to credit, and this has continued to draw women back from being involved in the development processes. However, with the introduction of SHGs in rural areas, women have played a crucial role in income generation activities and this has stimulated the culture of saving and investment. Therefore, this research project sought to explore the operations and outcomes of the SHGs since their introduction in 2013, the causes and consequences of conflicts in SHGs in Hwange district, with particular focus on Matetsi ward.

While conflict is inevitable, it can be argued that recurrent conflict, if poorly resolved, could be detrimental to the proper functioning of the SHGs in Hwange District. Conflict in the SHGs are likely to have a undesirable effect on the operations and sustainability of the SHGs (Almost *et al.* 2010: 982). On the other hand, conflict can contribute both positively and negatively to community development. With dissatisfaction among the SHG members, conflict becomes inevitable and can create a hostile and stressful working environment. Therefore, looking at the factors threatening the survival of the groups, it can be posited that building positive relationships and capacitating SHG members with conflict resolution skills and conflict transformation becomes a necessity that will promote peaceful co-existence within the SHGs in Hwange District.

1.1 Context of the research

The SHG concept has been a notion that has gained momentum in Asian countries, especially, India and Bangladesh. In Zimbabwe, it was introduced in 2013 by *Kindernothilfe* (Kindernothilfe 2008). KNH was created by a group of devoted Christians in Duisburg, Germany in 1959, to aid disadvantaged individuals in many developing and underdeveloped countries (Moorthy and Rao 2014: 406). KNH works in corporation with indigenous organisations: frequently churches, individual worshipers or Christian establishments. In this instance, KNH works in corporation with Ntengwe for Community Development (NCD), a Victoria Falls based NGO in promoting the SHG concept in Hwange District among women living in rural areas.

There are four main components in this approach. Firstly, it centres on the lowliest and greatest helpless segments of the community, establishing the unfortunate and susceptible into resilient affinity collections so that they are no longer invisible and immobilized individuals. Secondly, it supports women realise their capabilities as individuals through starting an investments and credit system, in which the members save from their own insufficient capitals and manage their own fund. Thirdly, it offers ability and skill through a chain of training programmes initiated by a native NGO, which supports the practices that upsurge self-assurance, advance self-sufficiency, and assist deprived individuals establish their personal programme. The fourth, and final component, is building the model up through

grouping at minimum six to ten SHGs into a Cluster Level Association to work on the issues that cannot be concluded by single SHGs efficiently (Abda 2016).

Climate change has greatly affected many countries that depend on rain-fed agriculture in Southern Africa, especially, Zimbabwe. Realising the threats posed by climate change on agriculture, NCD took an initiative to empower rural women in Hwange District through the SHG approach, particularly Matetsi ward. With inadequate rainfall, rural women find it challenging to secure food in the Matetsi community, as the area is greatly affected by long dry spells. Moreover, rural women lack access to credit facilities which denies them opportunities to start income-generating projects. Therefore, the introduction of the SHG concept has offered women such opportunities.

Hwange District is located in Matabeleland North province and the people who reside in the area depend on rain-fed agriculture for their sustenance. However, climate change seriously threatens the agriculture sector as the area is affected by long dry spells. Long dry spells lead to poor harvests and this has led to the area being supported by NGOs such as World Vision through food hampers. However, these food handouts have precipitated a dependency syndrome in the area. Therefore, the introduction of the SHGs has greatly helped many households to curb the dependency syndrome.

SHGs play a central role in targeting rural women in Hwange District as women are 'asset-poor'. Grameen Bank in Bangladesh and Self-Employed Women's Association (Smith and Seward 2009) Bank in India have constructed up their foundations on this value, due to the reluctance of major financial institutions to lend to poor rural people (Guerin and Palier 2006: 3). With insufficient resources from the Zimbabwean government and inefficiencies of aid from NGOs, the rural people are left to cope with their food insecurities alone (Ibrahim 2006: 398). The introduction of the SHG concept has given impetus to rural women in Hwange District to form the SHGs as a survival strategy; of which by December 2013, ten were formed in Matetsi ward.

With the formation of the women's SHGs; the challenge that remained in the community was the sustainability and survival of the groups as conflicts greatly affected the functioning of the groups. In some instances, groups dissolved due to these conflicts, hence strategies to ensure the sustainability and survival of the groups had to be devised so as to ensure peaceful coexistence within the community. For example, in 2013, ten groups were formed, of which two had collapsed by March 2014. With these challenges encountered by the SHGs, the researcher sought to explore the causes and consequences of conflicts within the groups so as to work with the community to develop mechanisms that would reduce conflicts within the SHGs.

Drawing from the operations of SHGs in Zimbabwe, it should be noted that Project Officers (POs) and Community Facilitators (CFs) have the responsibility of training the groups on the concept of SHGs, conflict resolution and problem solving skills, among others. It can be argued that interventions undertaken by POs and CFs are reactive because the trainings on conflict resolution and problem solving emphasis on immediate roots of the conflicts and not fully resolve the original roots of the conflicts in the groups. The assumption is that more focus is put on meeting the donors' targets which are quantitative in nature, while on the other hand, neglecting the factors that threaten the survival of the SHGs.

Although trainings are offered in conflict resolution and problem solving for the SHGs, such training, in some instances, comes in too late and does not reach the majority of the groups. Moreover, they do not fully address the underlying causes of conflicts in the SHGs and the strategy used—conflict resolution—is not comprehensive enough and is insufficient to deal with the conflicts, as it views conflict negatively. However, the training needs to adopt the tenets of conflict transformation; as its principle is to “predict and act to the ebb and course of the societal conflict as life-giving chances for generating productive transformation, methods that diminish violence, upsurge fairness in straight contact and societal constructions, and react to realistic difficulties in human relations” (Lederach 2003: 14). Given the pitfalls of conflict resolution, rural women within the SHGs need to be empowered through conflict transformation so they can transform their own conflicts, thus ensuring the sustainability of the SHGs and working towards peacebuilding (Schirch 2004: 49).

1.2 Research problem

Given the high dependency on rain fed agriculture by the Matetsi community and threats posed by climate change on agriculture, there is a great need to build community resilience (Abalu 1999: 27). Therefore, SHGs are seen as a solution to food security and also to eradicate the growing dependence syndrome on aid through self-sufficiency. With the role played by the SHGs, there is a need for women within the SHGs to be capacitated to resolve conflicts constructively so as to work together towards community development, thus creating a peaceful environment in their communities. On the other hand, with the introduction of the SHG concept in Zimbabwe, not much has been done to investigate the operations and outcomes of the approach on the socio-economic lives of women and the community as a whole. Therefore, the researcher sought to fill this knowledge gap by examining the experiences of rural men and women in Matetsi ward, and together with the participants, to design an intervention strategy to reduce conflicts within the groups.

SHGs play an essential role in building rural community resilience as poor people are in great need of loans that could assist them to start income generating projects for their livelihoods. Several reports have discovered SHGs as a positive tool in poverty mitigation and contributing to additional facets of growth, particularly in rural zones amongst the lowliest of the poor and particularly amongst women (Flynn 2013: 20; Moorthy and Rao 2014). While there are positive outcomes brought by the SHGs, it should be noted that keeping the groups intact is a difficult task as conflicts tend to threaten the sustainability of the projects.

Some studies carried out in other areas like Tamil Nadu, have shown that conflicts in the SHGs hinder the women's ability to meet and contribute their weekly savings (Kalpana 2008: 15). It is argued that some conflicts within groups are caused by jealousy and competition, when some members excel more economically and socially than others (D'espallier, Guérin and Mersland 2013: S77). With these conflicts, group members cease to attend the weekly meetings and this even affects the community as a whole when women no longer interact well with their group members. Conflicts within the groups also destroy trust and reciprocity; which are the foundations of the SHG concept.

With the factors challenging the existence of the SHGs, the POs and CFs are trained in conflict resolution and problem solving. Therefore, they have the duty to train the SHGs in conflict resolution and problem solving using the KNH-SHG module. Thus the POs and CFs play a pivotal role in keeping the groups intact. However, it can be posited that despite the role they play, these modules are insufficient due to the inherent weaknesses of the conflict resolution approach (Lederach 2003: 3). Therefore, the researcher saw conflict transformation as the most appropriate approach in dealing with conflicts in the SHGs. It reflects a better understanding of the nature of the conflicts as it seeks to transform the destructive nature of conflicts so that relationships may improve as a result of the conflict (Lederach 1996: 16-18). Moreover, the KNH-SHG manuals do not focus on conflict analysis, hence negating the need not only to resolve conflicts but to transform them so as to build effective coalitions within the groups.

Many rural women in Zimbabwe are trapped in poverty with little access to resources. The SHG concept was introduced to deal with issues of poverty in Hwange District. The SHG approach, promoted in the district, is similar to that developed in India although there are slight differences in the way they bank the money as Zimbabwe lacks SHG banks. The very poor are structured and their capabilities constructed so as to they contribute fundamentally in the growth of their community, which is envisioned to lead to socio-economic enablement.

In addition, due to the shortcomings of conflict resolution, the researcher adopted the principles of conflict transformation to help address the underlying causes of conflict in the SHGs in Hwange District. The research project explored the outcomes of the SHGs and the causes of conflict within the SHGs. Attempts that have been made to keep the SHGs intact were also explored in order to design and implement a strategy that would help reduce conflicts in the SHGs in Hwange District.

1.3 Motivation for the study

Working with various women SHGs in Hwange district as a volunteer in 2014, motivated the researcher to build community resilience because of the threats posed by climate change on

agriculture in the area. By encouraging rural women to join SHGs it helped to empower them and in the process paved a way for the research project to tackle the factors that threatened the survival of the SHGs in the district. The main drive was to see rural women working together peacefully in their groups, so they could contribute towards the development of their communities. However, it can be noted that conflicts in the groups occurs once there are relational incompatibilities amongst persons, as well as personality clashes, tension and annoyance (Jehn 1995). Due to this, the researcher saw it necessary to focus on conflicts that existed within the SHGs so as to assist in reducing them, thereby promoting a peaceful environment for the operations of the SHGs and their sustainability.

Captivated by the newly introduced SHG concept in Zimbabwe, the researcher sought to explore the outcomes of the SHGs and the causes and consequences of conflicts within the groups so as to formulate a strategy that would lead to their reduction. In addition, from the success stories of SHGs in India and Bangladesh, the researcher understood the fundamental part precipitated by SHGs in the socio-economic aspects of rural women. Therefore, the investment in women through the SHGs needed to be explored so as to document their operations in the Zimbabwean context. Additionally, the sustainability of the SHGs needed to be tackled as conflicts within the groups could derail or even destroy the self-sufficiency programme which has boosted community food security.

1.4 Purpose of the study and specific objectives

The research sought to work with rural women SHGs, men and traditional leaders to explore the operations and outcomes of SHGs in Matetsi Ward since 2013. Since the introduction of SHGs in Zimbabwe in 2013, not much had been done to examine the conflict dynamics within these groups. Furthermore, the factors that challenge the existence of these groups had not been taken as a priority; consequently, the study explored the nature, roots and consequences of conflicts in the SHGs. After observing the factors that impede the existence of the SHGs, the researcher and the action group with traditional leaders and members of the SHGs designed and implemented payment plans so as to reduce conflicts within the SHGs and to ensure their sustainability.

The study was guided by the following objectives:

1. To document the operations and outcomes of SHGs in Matetsi Ward since 2013.
2. To explore the nature, causes, extent and consequences of conflicts among the SHGs in Matetsi Ward.
3. To review attempts which have been made to keep the SHGs intact and to assess their effectiveness.
4. To design and implement a training programme for SHGs to reduce conflicts and undertake a preliminary evaluation of its outcome.

1.5 Delimitations

Bloomberg and Volpe (2012: 23-25) assert that delimitations clarify the boundaries of the study and are nominated facets of the problem, period and site of the study and trial selected, etc. Therefore, the study was carried out with a small group of the SHGs in Matetsi ward and may not reflect the findings of all the SHGs established in Hwange district as a whole.

1.6 Overview of the thesis

Chapter one provides the introduction, context of the research, research problem, motivation and purpose of the study, specific objectives, delimitations and the overview of the thesis. Chapter two explains the concepts of microfinance and the SHGs. It unpacks their spread and origins using various case studies. This section will also provide a detailed analysis of the two concepts which will lead to the exploration of the operations and outcomes of the SHGs. The chapter also looks at case studies so as to understand the concept and how women have benefitted from it. Chapter three focuses on the causes and consequences of conflicts in SHGs, and attempts made to keep the groups intact. It unpacks major factors that precipitate conflicts within the groups which include delay in loan repayments, the influence of men, lack of communication, training and homogeneity, competition amongst group members and fatigue. Chapter four provides background to the action research approach that was adopted and data collection methods which include semi-structured interviews, focus group discussions, testimonials and minute books. Chapter five focuses on the profile of the respondents, the findings of how the SHGs in Matetsi ward operate and, the economic and

social outcomes of the SHGs. It further focuses on the causes and consequences of conflicts in the Matetsi groups. Attempts that have been made to ensure the survival of the groups are also unpacked in this chapter. Chapter six discusses the intervention which was taken in Matetsi to reduce conflicts within SHGs. It also unpacks what participatory action entails and how dialogue led to innovative ideas of reducing conflicts and re-building trust within the groups. Chapter seven focuses on the evaluation of the intervention that was made by the women, to measure its effectiveness and what could be done in the future to reduce such conflicts. It also discusses the researcher's observations and reflections of her experiences during the research period. Chapter eight provides the summary and conclusion of the thesis and the findings of the research project.

1.7 Conclusion

This chapter explored the research problem and context, motivation for study, purpose of the study, specific objectives of the study and the overview of the thesis. These were explored to meet objective one, the operations and outcomes of the SHGs in Hwange District. It unpacked the background of the research topic and the researcher's motivation to help women become self-sufficient and to make meaningful contributions to their households.

Chapter two: The Self Help Group concept

2.0 Introduction

This chapter reviews the literature on three main topics. Firstly, it examines the theoretical framework underpinning SHGs, specifically, the capabilities approach and social capital. Secondly, the concepts of conflict management, conflict resolution and conflict transformation are examined. Thirdly, the concepts of SHGs and microfinance are closely examined and their socio-economic outcomes reported.

2.1 Microfinance and SHG concepts

Microfinance

Microfinance developed in the 1970s as social modernisers started to offer monetary facilities to the salaried poor individuals, those who were beforehand considered “unbankable” because of their lack of collateral (Abbink, Irlenbusch and Renner 2006: 614; Samanta 2009: 18; Das and Bhowal 2013: 142). Most of the microfinance lending institutions are found in developing countries, although they are not restricted to them (Abbink, Irlenbusch and Renner 2006: 614). There are various reasons that have been given for not giving poor people loans. Abbink, Irlenbusch and Renner (2006: 614) suggest that, firstly, poor households cannot offer collateral to back up their loans as they own very few substantial assets. Secondly, in developing countries, the potential consumers of small loans frequently reside in distant rural communities outside the reach of the traditional banking system. Thirdly, though credits required for individual schemes are small, their unaccountable nature makes monitoring and implementation expenses exorbitantly great.

Microfinance programmes were introduced after the realisation that poor people were denied credit services due to lack of collateral. Microfinance has been defined differently by scholars. Bera (2011: 108) defines microfinance as the delivery of saving, credit and additional monetary facilities such as cash transmission and micro-insurance products for the underprivileged, to allow them to increase their revenue levels and advance their living

values. Tilakaratna, Wickramasinghe and Kumara (2005: 1) concur that it denotes to the delivery of a comprehensive variety of monetary facilities such as deposits, credits, payment amenities, cash transmissions, and insurance to deprived and low revenue families and, their micro initiatives. From these definitions and in context of this study, it can be observed that when financial services are routed towards the poor, they have the potential to contribute to socio-economic empowerment to the members of the SHGs.

Monetary segregation of a huge section of people living in rural areas has led to the exploration for substitute dogmas and instruments for reaching out to the deprived to encounter their credit necessities. In this background, microfinance interferences were documented globally as an operative instrument for levitation revenues, contributing to income security and altering the societal relationships of the beneficiaries (Samanta 2009: 157). Subsequently, the SHG is a small group of 10 to 20 individuals drawn from comparatively similar circumstances, the associates, who join the group, know what profit they will achieve from the group through microfinance. The programme has to be operated in such a technique that the SHGs advance the excellence of their associates' lives and their output so they can make a maintainable revenue. Therefore, SHGs aim to improve the monetary system used to select suitable recipients and subsequent payment of credit to the destitute (Samanta 2009: 157).

Microfinance has been embraced across many developing countries as a tool to extend financial services to the grassroots poor people, especially in rural areas. Dobra (2011: 135) posits that many scholars see microfinance as playing a fundamental role in giving many poor people access to financing. Therefore, it can be asserted that microfinance through reaching the poor, allows them to use their capabilities to fend for themselves and thereby contribute to sustainable development. Young (2010: 201) elaborates that when women obtain credit, they develop into financial performers with influence to advance not only their lives but also that of their families, communities and nation. Therefore, it can be deduced that microfinance has been used as a key growth instrument as it seeks to reach to the poor women and thereby uplifting their lives and communities (van Rooyen, Stewart and de Wet 2012: 2249).

Microfinance programmes have been used as a tool to fight poverty in most developing countries (Stewart *et al.* 2010: 5; Dobra 2011: 136). Through access to financial services, poor rural women have the opportunity to start income generating projects, contribute to the amelioration of their households and also at the same time play a pivotal role in their communities. Dobra (2011: 136) affirms that this social impact is particularly imperative for rural women and it offers impetus for their empowerment, thereby instituting a vital part of the development process and enabling poverty reduction.

The notion of giving credit to the deprived, as an instrument for growing their revenue and thus plunging poverty, is not a novel phenomenon. Tilakaratna, Wickramasinghe and Kumara (2005: 1) argue that what is novel in microfinance are the ground-breaking techniques of providing credit to the deprived, mobilisation of investments from the poor and connecting credit delivery to investments and community mobilisation procedure that includes consciousness building and development of the SHGs. It can be postulated that microfinance gives the poor rural women ability to exploit their skills and therefore, becoming productive economic agents. Moreover, Baland, Somanathan and Vandewalle (2008: 159) acknowledge that fruitful investments, backed by the credits can bring families out of poverty, lessen revenue and wealth discrepancies. SHGs can also function as mediums for shared accomplishment to advance gender relations and indigenous governance.

Singh (2014: 22) also agrees that microfinance is a group of fiscal facilities such as credits, investments, money transmissions and micro cover for underprivileged peoples who might not have admission to such fiscal facilities through normal monetary organizations. It can be contended that microfinance programmes also save the poor individuals from lenders who charge excessive interest charges due to the poor's incapability to admission credits that need collateral (Samanta 2009: 183). In addition, microfinance programmes have been used as a strategy to build community resilience against threats posed by climate change in Bangladesh. Agrawala and Carraro (2010: 22) declare that microfinance institutions contribute to the enhancement of long period resilience to the effects of climate change through credits to assist construction of accommodation that is more resilient to storms and torrents.

Succinctly, it can be hypothesised that microfinance programmes were started due to the shortfalls of government programmes, in many developing countries, to bring about financial services to rural communities. Beevi and Devi (2011: 407) argue that many of the programmes were not based on felt the needs of the people, therefore, government policies could not change as per the changing needs of the rural people. On the other hand, microfinance in the form of the SHG model has been able to inspire hope in the lives of thousands of rural people, especially women, who are now able to contribute to the livelihoods of their families through savings and borrowings (Dobra 2011: 135). Therefore, microfinance can be said to be playing an influential role in bringing about paradigm shift in the rural women's quality of life.

Self Help Groups

SHGs encompass savings and loans and have been used as an operative tool for bringing together rural women in developing countries. The SHG concept has been used to build an inclusive financial system as there has been a great need for development strategies to touch all lives, instead of a selected few (Samanta 2009: 171). The concept was the brain child of Professor Mohammed Yunus of Chittagong University who pioneered it through the Grameen Bank of Bangladesh in 1975 (Ramachandar and Peltó 2009: 1). Self-help was first defined as the development of a person or group by his or its contributions and efforts, largely for his or its own benefit. The concept ensures the self-development of women as some become entrepreneurs (Samanta 2009: 159).

SHGs are small informal associations of the poor, created at grassroots levels, for the purpose of allowing members to acquire economic benefits out of mutual help, solidarity and joint responsibility (Beevi and Devi 2011: 406). From this, it can be deduced that SHGs enable poor women to come together to tackle their socio-economic problems jointly. Samanta (2009: 172) adds that SHGs are small and homogeneous groups involved in savings and credit activities and are capable of taking care of the risks through peer-monitoring. Moreover, these SHG programmes are connected to banks gradually, initially through savings and later through loans. However, not all SHGs are linked to banks, as in some

developing countries like Zimbabwe SHGs are not linked to banks due to the exorbitant bank charges.

Furthermore, Das and Bhowal (2013: 142) define SHG as a method of organising the poor people and the marginalised to come together to solve their individual problems. From this case, it can be noted that the SHGs were mainly established to meet the needs of the poor people, especially rural women. Moorthy and Rao (2014: 407) assert that a typical SHG constitutes 15 to 20 poor people who come together to form an SHG in the same area and with similar economic and social status. This is typical of the SHGs that were introduced in Zimbabwe. However, it can be noted that in some areas in Asia, some SHGs consists of 10 to 25 people (Bauer, Chytilová and Morduch 2012: 4).

SHGs are designed when associates of a community, who have alike problems, come together, share skills, deliberate, and reach at answers. SHG is understood as a low-cost method of providing key communal facilities. As a philosophy, an SHG symbolises communal initiatives to tide a problem over and attain a level of independence (Bhattacharya 2014: 2). Consequently, SHGs vary from the more old-style microcredit schemes in that, it is the group associates who classify the difficulties, the conceivable answers and schemes and the distribution of credits according to standards agreed by themselves (Cagatay 1998: 18).

Focusing on the SHG concept among rural women, Stewart (2005: 186) clarifies that groups are a way of classifying people in ways that represent common affiliation and identities. From this, it can be posited that the SHGs bring women together so they can work together to tackle the challenges they encounter as individuals and as a community. Furthermore, it can be argued that the aptitude to form groups is imperative for the development of the abilities of the poor rural women since many are trapped in poverty. The establishment of the SHGs gives women the platform to realise their capabilities and also to use those capabilities for the advancement of their families and community.

Therefore, SHGs are an example of groups among the poor that can close the financial exclusion gap of women as they offer access to finance. These groups help the poor women

to take part in income-generating activities and this promotes group solidarity and a sense of identity. Women SHGs have been established in Kenya and Tanzania (Stewart 2005: 197). On the other hand, it can be noted that the capabilities approach which the researcher adopted as the theoretical framework, rejects normative assessments based solely on commodities, income or material resources. It has been widely accepted that the SHGs contribute to empowerment as women use their capabilities. Such contributions of SHGs have been observed in rural Bangladesh and it is posited that the formation of a investments fund promotes a sense of unity, as well as improving bargaining influence among women (Stewart 2005: 198). It can be explicated that such groups also increase the sense of respect and also reduce the exploitation of women.

In addition to the above mentioned definitions, Creighton *et al.* (2008: 81) further explain that SHGs are typically formed by individuals who have come together for joint help in satisfying a mutual need, overpowering a shared handicap or life troublesome problem, and bringing about an anticipated communal or individual transformation. The concept was introduced because limited investments and absence of admission to credit made it problematic for numerous poor individuals, mainly women in low-income nations, to become independent and to assume productive occupation and income-generating projects (Ganle, Afriyie and Segbefia 2015: 335). Therefore, it can be argued that the reluctance of financial institutions to lend to the poor people had a negative impact as it continued to hinder them from taking an active role in the development processes. Hence, SHGs were introduced with the intention of filling the gap created by the financial institutions and also to cater for the rural women who have been long denied credit services.

SHGs have developed as a substitute to deliver credit to rural women so as to safeguard them from being exploited by the moneylenders. Under this programme, credit is not given to an individual rather it is provided to associates of the same group (Samanta 2009: 183). On the other hand, credit is also given to individuals not to a group, depending on the operation of the SHG. SHGs, like microfinance institutions, were introduced after the failure of previous efforts by governments to offer credit to the poor. It is presumed that credit from the SHGs is easier and inexpensive than the other sources accessible to customers (Samanta 2009: 188). They are the main source of credit in countries like India and Bangladesh, although lenders,

banks, and postal savings structures also function in the societies. Bauer, Chytilová and Morduch (2012: 4) assert that SHGs are grounded on groups designed endogenously in societies, occasionally facilitated by NGOs. These groups meet frequently, characteristically every week, to group their savings and loan from their accrued pot to members at an interest percentage intended to cover charges (Bauer, Chytilová and Morduch 2012: 4).

2.2 Theoretical framework

To help understand the operations and outcomes of the SHGs, the social capital and collective capabilities theoretical frameworks was utilised. The two theories were chosen as they unpack the possibilities of working together as bringing about social change and improving the lives of women. It can be posited that it takes rural women to work together; as the isiNdebele saying goes, “*izandla ziyagezana*,” (literally, “hands wash each other”), meaning, one good deed deserves another. Collective action enables people to find solutions to their socio-economic problems.

2.2.1 Collective Capabilities approach

Amartya Sen’s (1993) work on poverty and inequality led him to formulate the capabilities approach. Realising that the poor are weak economically and that they lack assets or the power to change their situation, Stewart (2005: 195) believes that the poor are able to accomplish much more jointly. With joint act, the poor can advance their situations by improving their effectiveness and increasing their influence economically through tapping the locally available resources. Moreover, Sen (1993) argues that when making normative evaluations, under the capabilities approach, the emphasis must be on what individuals are capable to be and to do, and not on what they can consume, or on their incomes.

According to Sen (1993), the capabilities approach comprises focus on liberties to attain in overall and the abilities to function in particular. The chief components of this method are ‘functionings’ and capabilities. Functionings are defined as being and doings of an individual, while an individual’s capability is the several groupings of functionings that an individual can

accomplish. Therefore, capability is a set of paths of functionings reflecting the individual's liberty to lead one kind of life or another (Sen 2004). Therefore, individual's functionings and her capability are closely linked but separate in that functioning is an accomplishment, whereas capability is the aptitude to accomplish. Functionings are, in a sense, more directly linked to living environments, as they are different types of living circumstances. Capabilities, in contrast, are ideas of freedom, in the positive sense: what actual chances you have concerning the life you may lead (Sen 2004).

Sen (1993: 271) postulates that the capability approach to an individual's benefit is concerned with assessing it in terms of his or her real capability to attain numerous valued functioning as part of the living. On this note, capabilities are people's functionings and these functionings are being and doings. From the above clarification of the capabilities approach, it can be noted that when the rural poor women are given opportunities to partake in building rural community resilience against threats posed by climate change on agriculture, they can use their capabilities to bring about change to their situations.

The approach mainly focuses on what women are capable to do and be, the quality of their lives and on eradicating the impediments in their lives so that they have more autonomy to live the kind of life which, upon consideration, they discover valued. Sen (1993: 30) elucidates that, "the capability approach to one's benefit is concerned with assessing it in terms of his or her real capability to accomplish different valuable functionings as a part of living". Thus, observing the collective capabilities that women possess when they work collectively, they can improve their negotiating power, inspire resource sharing and make a sense of self-worth. Moreover, collective capabilities encourage women to play a decisive part in local decision making processes.

To clarify the connection between collective and individual capabilities, the link is jointly strengthening as both are made over individual selections and capabilities as well as the person's contact with communal arrangements (Smith and Seward 2009). Pauli (2015: 30) posits that collective capabilities are significant as capabilities are also functions of people's

main engagement in societal relations. From this, it can be deduced that the weekly meetings that women attend, to discuss socio-economic issues, reinforce sound social relationships.

Furthermore, collective capabilities and human agency are closely linked as persons who are involved in mutual deed typically do so to pursue not only their own self-interests, but also objectives other than their own. Thus women in the SHGs not only develop themselves but also help develop their households and communities at large. Pauli (2015: 30) elaborates that Sen's (1993) concept of development revolves around the capabilities of individuals and their personal roles in the advancement of general freedoms of persons to lead the kind of lives they have motive to value. Therefore, through capacity building offered through the training of the SHG members, it can be detected that the building of individual abilities is vital for the accomplishment of collective agency. At the same time, through shared abilities, rural women are able to amend the gender imbalances so as to promote individual and communal wellbeing.

Individual human action forms and is formed by communal relations and organizations. Consequently, people can act mutually to negotiate norms, contest prevailing disparities and guard their rights. Collective capabilities, then, demonstrate how people can work together as agents of transformation. Hence, SHGs promote an individual's ability to achieve what she values. It can be noted that SHGs are specifically formed for the purpose of providing support for each member and/or are fashioned with the fundamental supposition that when people join together to take action towards overcoming difficulties and achieving societal change, the outcome can be individual, and/or joint empowerment (Brody *et al.* 2013: 4).

Sen's (1993) approach has helped to broaden the understanding of poverty and vulnerability of women and that poverty is the result of capability deprivation (Cagatay 1998: 6-7). With high levels of poverty among rural dwellers, women lack basic capabilities to function. Therefore, there is a need to expand the elementary capabilities such as gender equity, health, education, employment and provision of social and economic security for rural women so as to reduce poverty and to build community resilience (Oommen 2008: 5).

Through collective capabilities, SHG members account that the chance to save brought a sense of security and admission to consumption and emergency loans, which has freed them from moneylenders who charge tremendously high interest charges (Cagatay 1998: 18). Moreover, women have gained credit and a new position within the community as they attend SHG gatherings and voice their views on socio-economic matters. Furthermore, collective relationships among female members have contributed to the advent of reciprocal trust and men have started to appreciate the cooperative power of women in confronting subjects of poverty (Cagatay 1998: 18). Kumari and Mishra (2015: 39), show that in Varanasi District, group tactic and joint accountabilities are the dual means behind the achievement of these groups.

It can be asserted that groups are helpful in mutually classifying glitches and solutions. Within the SHGs, women identify their problems, possible solutions and distribution of loans according to the standards fixed by themselves (Cagatay 1998: 18). Meena, Jain and Meena (2008: 219) add that working together through the establishment of the SHGs, women become self-reliant, assertive and economically enabled. Moreover, the groups have helped women to earn financial benefits out of reciprocal support, solidarity and combined accountability (Husain, Mukerjee and Dutta (2014: 1); Kumari and Mishra (2015: 38). SHGs are seen as providing platforms to disadvantaged women to shape their capabilities and thus, self-empower themselves (Kumari and Mishra 2015: 45-46).

2.2.2 Social capital

Social capital is recognised as a strategy towards eradicating poverty and enhance the welfare of rural inhabitants, especially those zones that are poverty afflicted in developing countries (Sobel 2002). It is imperative to get understandings into the relations between social capital and the outcomes of the SHGs toward the socio-economic well-being of the rural women so as to deliver a valuable and applied outline for creating peacebuilding policies more operative. It can be postulated that social capital occurs in societal relationships and the term has been adapted by academics, policymakers and experts as a suitable notion in matters associated to community growth.

Coleman (1990) elaborates that social capital is defined by its purpose since it is not a solitary entity but a range of different entities having shared features. Coleman (1988) further expounds that it is entrenched in relations that enable contributory action amongst people and the sharing of information and resources from one person to another. These characteristics entirely comprise of some aspects of social structure and enable certain activities of individuals who are inside the structure. Putnam (1995) describes social capital as those features of social organisation such as trust, norms and networks that can improve efficiency of society by facilitating coordinated deed and forms the value and amount of humanity's social interactions. Therefore social capital is one of the important resources necessary to bring out the required results for community development (Basargekar 2010: 26). Based on the above definitions, Coleman (1990) categorised social capital into the following types:

- Structural and cognitive forms, which are separated founded on whether social capital includes socio-economic organizations and linkages or relates to individual states of mind.
- Macro (national), meso (regional and community), and micro (household or individual) levels, which are categorised based on the level of economic structure that social capital affects
- Bonding, bridging, linking and bracing types, which are grounded on assumptions that social capital works inside one community or between several organisations and/or individuals in different communities.

Noting the challenges that rural women face in securing food and other basic needs, the SHG approach presents an opportunity for women to play an active role in household incomes. Linking the SHG concept with social capital, Siisiäinen (2003) asserts that social capital articulates the sociological essence of community liveliness and provides an answer to the problem of shared act; while opportunism assumes the development of voluntary shared action, and is linked to the inherited social capital in the community. Thus social capital built through the SHGs holds together the relations between the group members and it helps them to tackle the problems that they encounter in their communities.

According to Sobel (2002: 139), social capital designates conditions in which people can use association in the SHGs and linkages to secure welfares. On the other hand, Bourdieu (2011) defines social capital as a characteristic of an individual in a social setting. Consequently, one can obtain social capital through determined actions and can change social capital into conventional economic advances. In this instance, women use the SHGs as their social capital to improve their socio-economic status within their rural communities. According to Basargekar (2010: 26), the all-encompassing connotation of social capital is enabling joint action for communal advantage. Therefore, women in the SHGs work together for their common good so as to contribute towards sustaining their families.

Bourdieu (2011) describes diverse methods of social capital, such as bonding social capital which attaches an individual to groups and networks, bridging social capital which ties relationships between different socio-economic and ethnic class and linking social capital which ties poor people with the other members of influence such as organisation and development officers. As a result, social capital can be understood as promoting sound relationships through SHGs and this nurtures collective action which fosters the abilities of women to work together in resolving socio-economic issues. At the same time, such cooperation brings about social cohesion which alleviates the hazards of conflict in the groups and encourages impartial access to benefits of development through the contribution of women who were marginalised in rural communities (Basargekar 2010: 26-27).

Social capital can be used as a device for community development through bonding individuals in the SHGs, linking vertical obstacles with uneven social standing or power to work together. Such bonding can build trust and also enable peaceful coexistence of women as they share same values and reciprocity. Basargekar (2010: 27) argues that social capital also acts as a catalyst for encouraging innovations due to increased trust, improving quality of life and mitigating economic development conflicts due to the availability of a common platform to discuss issues and development of social economies. Krishna (2004) compared development outcomes in North Indian villages and found that villages that had high levels of social capital also had high development performances. He argued that social capital had multiplicative relations with other development resources such as capacity of village leaders to bring out socio-economic change (Basargekar 2010: 28).

It can be asserted that social capital cultivated through SHGs replaces conventional collateral requirements and improves credit worthiness of women who have been denied financial services due to lack of collateral. According to Mayoux (2001), microfinance programmes, by nature and objectives, depend on creating a good spiral, the base of which is creation and utilisation of social capital. Therefore, access to microfinance empowers women to have better control over resources and better wellbeing. Basargekar (2010: 29) shows that social capital, in terms of networking, higher access to information and skill up-gradation and collective action to tackle gender and social issues, enhances their abilities to bring out desirable change.

Microfinance can be seen as a strategy in the building of social capital as it enhances the degree of information sharing, democratic participation, collective decision making and sustainable development through the weekly meetings that SHGs participate in. The study undertaken in Javanese village shows the impact of social capital on access and repayment of loans, as it found that regularity in attendance of meetings has a positive influence over the amount of formal credit provided by the group (Basargekar (2010: 29); Field, Pande and Sarkar (2014: 2). Accordingly, social capital can be seen as a critical factor for successful SHGs as it is a requisite for collective action, applicable to an individual and to a group as interaction between the members fosters social capital.

Social capital is a bottom-up phenomenon as it originates with grassroots people forming social connections and networks based on principles of trust, mutual reciprocity and norms for action. It can be argued that such connections are a resource for collective action which can bring about a paradigm shift in the socio-economic lives of the rural SHG women. Focusing on the micro-level, Della Giusta (2010: 5), points out that social capital corresponds with social networks formed by individuals with intermediaries, can facilitate access to human, financial and physical capital. Therefore, in this instance, SHGs are the social network that rural women use to access financial services to help raise household income and also to confront challenges that hinder sustainable community development. At macro level, Della Giusta (2010: 7), explains that social capital describes the connection individuals have

with institutions and their ability to avail themselves of their services. Therefore, it involves local government institutions that enable the scaling-up of micro-level social capital and actually contribute to creating social capital.

Social capital has the potential to enhance income attainment for women in the SHGs (Pronyk *et al.* 2008: 1560). Through social capital, participation in social networks is stimulated, solidarity enhanced and mobilisation of communities around priority concerns including gender, sanitation and infrastructure, undertaken. Findings in Tamil Nadu, India, revealed that social capital through SHGs benefitted the community, because through collective action there had been provision of new community toilets, improved access to water and electricity, road and bus improvements. Some of the SHG members had been selected as leaders to represent the community (Knowles, Luke and Barraket 2013: 439). It can be argued that the notion of the SHG programme generates social capital that helps to facilitate community development; and the 'spill-over' effects of social capital show female SHG members as agents of change within their communities through a transformation of themselves and their capabilities (Knowles, Luke and Barraket 2013: 440).

It can be noted that many rural communities in Africa depend on rain-fed agriculture and that climate change has greatly affected the sector. Therefore, building social capital is critical in agricultural development strategies aimed at reducing rural poverty and building community resilience against threats posed by climate change (Meena, Jain and Meena 2008: 219; Field, Pande and Sarkar 2014: 2-3). The enhancement of women's capabilities through SHGs has been supported by Amartya Sen as it provides space for them to save and to facilitate formation of social capital (Kumari and Mishra 2015: 39). Moreover, access to loans and enhancing social capital is crucial for poor rural areas as social networks are important in addressing the gap in financial services and credit access (Malual and Mazur 2014: 110).

2.3 Managing, resolving and transforming conflict

Conflict is natural and a common experience present in all relationships. Conflicts do not just happen to people, but people are active participants in creating situations and interactions they experience as conflict (Lederach 1996: 9). According to Wallensteen (2011: 8), conflict

resolution is an agreement entered into by the conflicting parties which solves their central incompatibilities, while accepting each other's continued existence as parties, leading to the cessation of all violent actions against each other. Conflict resolution can be seen as more ambitious than conflict management as it tries to address the basic issues—the incompatibilities that drive the conflicting parties. Yet, more has to be done than just looking at the incompatibilities of the conflicting parties so as to transform the conflict and rebuilt the broken relationships. On the other hand, it can be contested that just having an agreement may not be sufficient to establish durable peace (Wallensteen 2011: 8). Conflict resolution requires an understanding of how conflict develops and ends, at the same time it encourages the development of strategies and skills for dealing with the volatile and destructive outcomes of conflict (Lederach 1996: 16). The language of resolution implies finding a solution to a problem and therefore it guides our thinking toward bringing some set of events or issues, usually experienced as very painful, to an end (Lederach 2003: 29). However, this focus on resolution gives the impression that conflict is undesirable and should be eliminated or at least reduced.

According to Manning (2015), conflict resolution can be viewed as a problem solving process which is intended to offer parties an opportunity to resolve their differences collaboratively. It is imperative to focus on the interests rather than positions when resolving conflicts. However, Manning has argued that conflict resolution processes, such as mediation, focus on settling conflicts or disputes without considering the impact of power asymmetries between parties. In addition, it can be disputed that resolution between two parties can only occur when the relationships have been re-examined and realigned, while this approach may be desirable, it is not always practical (Manning 2015).

Conflict resolution is concerned with how conflicting parties can move from zero-sum, destructive patterns of conflict, to positive-sum constructive outcomes (Miall 2004: 3-4). Conflict resolution theorists argue that it is possible to transcend conflicts if parties are helped to explore, analyse, question and reframe their positions and interests. This concept emphasises intervention by skilled, but powerless, third parties working informally with the parties to foster new thinking and new relationships and to facilitate communication between parties engaged in conflict (Manning 2015). Miall (2004: 3) posits that they seek to explore

what the roots of the conflict are and to identify creative solutions that the parties may have missed in their commitment to entrenched positions.

Lederach (2003: 3) asserts that conflict resolution carries with it a danger of co-optation, an attempt to get rid of conflict when people are raising important and legitimate issues. In addition, resolution often focuses on the presenting problems, and given its emphasis on immediate solutions, it tends to concentrate on the substance and content of the problem (Lederach 2003: 30). Therefore, this reveals one of the shortfalls of conflict resolution, as in the words of Lederach (2003: 33), it is “content-centred and is entrenched and constructed around the immediacy of the relationship where the indicators of disruptions appear”. Moreover, it can be argued that conflicts also present an opportunity for a change to take place.

Conflict management is the first concept that was suggested by different scholars as the means to settle issues between warring parties. Wallensteen (2011: 5) indicates that conflict management can help reduce the dangers of a crisis, creating some confidence and lessening potential or actual suffering. Conflict management theorists see violent conflicts as an ineradicable consequence of differences of values and interests within and between communities (Miall 2004: 3). From this, it can be deduced that resolving violent conflicts has been viewed as unrealistic, therefore, the best that can be done is to manage and contain them, and, occasionally, to reach a historic compromise in which violence may be laid aside. Thus, the concept has been used to coerce the conflicting parties in order to persuade them to settle.

Bloomfield and Reilly (1998: 18) define conflict management as “the positive and constructive handling of difference and divergence”. It can be observed that, rather than advocating methods for removing conflict, the concept addresses the more realistic question of managing conflict, how to deal with it in a constructive way, how to bring opposing sides together in a cooperative process, how to design a practicable, achievable, cooperative system for the constructive management of difference (Miall 2004: 3).

Conflict management pointed toward the idea that conflict follows certain predictable patterns and dynamics, therefore the evolving concept was an effort to take account of nature and role of conflict in relationships, it was natural and could be managed (Lederach 1996: 16). From this, it can be presumed that the management concept acknowledged that conflict cannot be resolved in the sense of getting rid of it, but rather its emphasis was on countering its destructive consequences. However, Lederach (1996: 17) argues that experience tells us that we cannot manage human action and interaction in the same ways we might manage issues in the physical world. Moreover, the approach raises questions of whether the primary interest in peacebuilding is to reduce or control volatility. Therefore, management has some shortfalls as it does not capture the broad sense of peacebuilding, it narrows its focus to the technical and practical side of the intervention (Lederach 1996: 17).

Following the shortfalls of conflict management and resolution in promoting sustainable peace, conflict transformation was coined to fill the gaps. Slocum-Bradley (2012a: 2) asserts that the conflict transformation approach acknowledges that conflicts are inherent to human existence and that they can be constructive or destructive. Therefore, the main aim of the approach is to transform destructive processes into constructive ones that shun violence and increase justice. Lederach (2003: 14) proposed the following definition for conflict transformation:

Conflict transformation is to envision and respond to the ebb and flow of social conflict as life-giving opportunities for creating constructive change processes that reduce violence, increase justice in direct interaction and social structures, and respond to real life problems in human relationships.

From the above definition, it can be surmised that social conflicts are seen as natural aspects of human existence that have prospects of constructive social change. Thus, constructive social change is characterised by processes that seek to change the flow of human interaction through building sound relationships. Conflict transformation, unlike resolution and management, does not suggest the simple elimination or control of conflict but rather, it points descriptively toward its nature (Lederach 1996: 17). It can be stated that conflict changes communication patterns, affecting relationships and social organisation. Hence,

transformation gives direction on how to promote constructive change which is inclusive. According to Lederach (2003: 30), transformation envisions the presenting problem as an opportunity to engage a broader context, to explore and understand the system of relationships and patterns that gave birth to the crisis.

Hellmüller, Ahere and Mason (2014: 6) define conflict transformation as the process of changing the relationship between parties and in the wider society, as well as addressing the structural causes that led to the conflict. This aims to ensure sustainable peace through the improvement of social and economic structures. Moreover, it can be postulated that conflict transformation aims to build just and sustainable societies that resolve conflicts non-violently. Conflict transformation is thus, a long-term endeavour as it takes time to change relationships, because it is aimed at society at large and because it may involve transformation on many different levels (Hellmüller, Ahere and Mason 2014: 7). Lederach (2003: 15) adds that a transformational approach recognises that conflict is a normal and continuous dynamic within human relationships.

The conflict transformation approach also acknowledges the need to address immediate surface issues and as well as deeper social structures and relational issues that are at the core of the conflict (Slocum-Bradley 2012a: 11). It can be argued that poorly managed differences between factions within the same unit can dampen morale, create animosity and reduce motivation and productivity (Deutsch, Coleman and Marcus 2006: 176). Consequently, in regards to the SHGs, conflicts within the groups may threaten the sustainability of the approach if they are poorly handled. Therefore, there is a greater need to provide adaptive responses to immediate and future recapitulations of conflict episodes, address the deeper and long term relational and systemic patterns that produce destructive expressions of conflict (Slocum-Bradley 2012a: 11).

It can be noted that Lederach (2003) presents a transformational framework as a roadmap of ending destructive conflicts and building constructive relationships. The framework consists of three components and each describes a point of enquiry in responding to conflict.

- The presenting situation: this consists of presenting issues embedded in patterns and history. These connect the present with the past and it enables one to understand the context of what led to the conflict.
- The horizon of preferred future: this is an image of what one wishes to create and these are conceived as dynamically evolving possibilities that encompass immediate solutions, relationships and structures that can contribute to dealing with the immediate presenting issues, and processes that address relational and structural patterns
- The development of change processes linking the two: this is building of bridges between the present and the desired future and it entails the development of change processes.

Conflict transformation processes use democratic communication to address the underlying causes of conflict and create satisfactory solutions for all parties (Schirch 2004: 48). Accordingly, the principles of conflict transformation include: identifying experiences and issues that have caused a sense of harm, trauma and injustice; building relationships between people in conflict, which lead to forgiveness and reconciliation; developing creative solutions that meet everyone's needs; and finally, to empower all people involved to transform their own conflicts (Schirch 2004: 48). Therefore, it can be stated that these principles are fundamental in building effective coalitions within the SHGs so as to ensure their survival.

Dialogue has been used as one of the approaches to conflict transformation as it brings together groups of people under the guidance of a facilitator to address important issues and increase understanding (Schirch 2004: 49). On the other hand, Lederach (2003: 22) asserts that the transformational view believes that dialogue is necessary to provide access to, a voice in, and constructive interaction with, the ways we formalise our relationships and in the ways our organisations and structures are built, respond, and behave. From this, it is noted that dialogue is imperative as it provides a platform for people to constructively address and change social structures. Slocum-Bradley (2012a: 13) adds that it is important that participants in dialogue processes develop and demonstrate respect for each other.

Conflict transformation aims for deep and insightful changes in conflict situations that go beyond the limitations of traditional approaches (Sandole *et al.* 2009: 304). Galtung has used the term transcendence (Webel and Galtung 2007: 14). Lederach (2003: 31) talks about getting to the epicentre since transformation goes beyond a process focused on the resolution of a particular problem of conflict to seek the epicentre of conflict. The transformation approach recognises and addresses the limitations of existing resolution approaches. Therefore, transformation moves beyond the immediate issues to look at the broader environment within which conflicts takes place.

Transformation advocates emphasise the importance of working at grassroots level, occasionally referred to as building local capacity (Sandole *et al.* 2009: 304-305). With the inevitability of conflicts, SHGs need to be capacitated using the transformational approach so as to keep the groups intact and to ensure the sustainability of the programme. Therefore, contemporary conflicts require more than the reframing of positions and the identification of win-win outcomes (Miall 2004: 4). In the words of Lederach (1995), “conflict transformation must actively envision, include, respect, and promote the human and cultural resources from within a given setting”. Such can be achieved through building the capacities of individuals and institutions. In peacebuilding, conflict transformation assists in addressing a wide range of problems associated with violence (Maphosa, DeLuca and Kearsley 2014: 16).

2.4 Operations of the SHGs

Background and components of the SHGs

The operations of the SHGs vary depending on the pioneering organisation or institution. There are, however, differences and similarities in the way they function and operate in various countries where they have been introduced. Creighton *et al.* (2008: 82) postulate that SHGs stress face to face social communications and the postulation of personal accountability by members. Accordingly, it can be noted that SHGs do not focus on the economic activities only but also on the social aspects of the individuals, hence the reason why they emphasise face to face social interactions.

SHGs undergo four comprehensive phases of development. Firstly, group establishment, where SHGs are made, advanced and reinforced to grow into self-managed people's organisations at grassroots level. Secondly, group steadiness, where through saving and credit doings, the members shape up their groups, from which interior lending services are extended. Thirdly, microfinance where the group is supplemented with a rotating fund certified as cash credit limit by the banks. Fourthly, micro-enterprise development, where SHGs take up economic action of their choice for revenue generation (Samanta 2009: 158).

Women are seen as having the potential to develop themselves and their families and the most reliable in loan utilisation and repayment. It can be noted that when loans are given to them, they focus on the household needs. Bhattacharya (2014: 3) posits that microfinance empowers women because it inculcates strength and confidence through generation of incomes and their involvement in group activities. Therefore, most of the groups are composed of women only, as they take opportunities to secure income for their household uses. Dineen and Le (2015: 23) postulate that women-run businesses tend to benefit family members more directly than those run by men. SHGs work collectively to accomplish some well-defined activities, with the vision to develop empowered women who have control and access over socio-economic resources, enhanced awareness and improved skills and who are able to raise issues of common concern through mobilisation and networking (Bhattacharya 2014: 3). From this, it can be noted that the groups work towards improving their social status, health, nutrition, education, sanitation and hygiene, legal rights, economic elevation and socio-economic issues.

Formation criteria and role of group members

The formation of the SHGs is on voluntary basis and is an impulsive reaction from individuals who share common experiences of undesirable situations. Consequently, they collectively come together to seek solutions to their undesirable situation for both individual and collective benefit. In Kenya, the SHG approach started in rural areas, primarily, as a women's initiative with the precise aim of socially and economically empowering them

(Creighton *et al.* 2008: 82). SHGs target the marginalised groups of people within communities so as to help them realise the capabilities they have to change their lives. Creighton *et al.* (2008: 82) add that the initial SHGs were women's groups whose chief action was saving and lending money, the popular 'merry-go round.'

In reviewing the literature, it can be observed that most of the microfinance institutions desire women members as they trust that they are better and more dependable borrowers thus contributing to the women's fiscal feasibility (Swain and Wallentin 2009: 4). This preference has given women the opportunity to organise themselves and play an active role in improving their lives and those of their families. Wilson (2002: 16) stresses that communities must have good decision making and communication systems at all levels, and the ability to catalyse local resources and the skills to share their family and community holdings. Therefore, with the SHG concept in place, women have been given opportunity to be equipped on how to mobilise resources, start income generating activities and bookkeeping. It should be noted that there are also SHGs for men and some for both men and women. However, for the purpose of this study, focus was on women SHGs.

SHGs are formed by individuals who are similar with respect to their social upbringing, tradition or class who come together for a shared cause-to increase and manage their joint savings for the profit of all group members (Samanta 2009: 131). Thus, homogeneity is key to the sustainability of the groups and also a remedy to reduce conflicts within the groups. In the formation of the groups, Ramachandar and Pelto (2009: 3) emphasise that group members should come from the same village, choose a name for their group, have 10 to 20 members and also agree on the weekly savings which each member must deposit. The assumption is that, people who come from the same area will contribute to the smooth functioning of the group as knowing each other helps to maintain friendly relations in connection with complex financial transactions.

With the formation of the groups, a code of conduct or a constitution has to be devised so that group members know their roles and responsibilities and abide by them. Samanta (2009: 158) affirms that the group can devise a code of behaviour in the formula of constitutionally

planned weekly meetings which will facilitate free discussion of opinions and partaking by members in decision making processes. With the meetings held on a weekly basis, savings are also collected to build their revolving fund for extending loans to the members. At the same time, social issues and training of the members by facilitating NGOs also begins.

The lending approach

Within the groups, the approval of loans is based on participatory decision making processes, and the terms and conditions of the loaning procedures are clearly stated in their constitutions. However, it should be noted that there are some SHGs which lend to groups and not individuals. In this research, more focus was placed on groups which are formed by community members but do not lend to external individuals who are not part of the group. According to Samanta (2009: 158), in India, the groups operate group accounts preferably with a local branch of a bank in their area. Thus, Indian SHGs are linked to banks and it is the responsibility of the members to develop financial management norms governing the loan terms and conditions, fix repayment schedules and appropriate interest rates. Simple elementary accounts such as minute book, attendance register, loan ledger, cash book, bank passbook and individual passbooks are kept by the group.

Since the SHGs are informal groups, they do not have strict guidelines and the decision as to the loan period rests solely with the group members. With the group lending approach, Bera (2011: 108) explains that credit is given both for consumption and production purposes and the loaning process is channelled from the National Bank for Agriculture and Rural Development (NABARD), re-financed to banks for onward lending to groups. Samanta (2009: 131) explicates that these group-based credit schemes addressed the difficulties of screening, incentives and implementation by integrating the joint obligation code and peer checking. Group-based loaning agreements efficiently make a borrower's neighbours co-signatories to loans, alleviating glitches produced by relaxed asymmetries such as adverse selection, ethical threat and enforcement.

Repayment model approach

Going back to the formation of the groups, these are usually formed by people who know each other so that when it comes to loans repayment they do not encounter setbacks. Samanta (2009: 132) asserts that theoretic and experiential studies display that people attempt to examine each other's behavioural honesty and credit-worthiness with the help of prevailing social links (through development of social capital) before they attempt to stop negligent and credit risky debtors from joining the group.

Group-based loaning practices lessen the problem of moral risk. Soon a member obtains the loan, other members monitor them to ensure that they have invested the loan in a safe scheme that will guarantee settlement by the borrower (Samanta 2009: 132). Members make usage of their social bonds to get the essential evidence and make social sanctions and pressure on defaulting members. Peer pressure is a useful device in group-lending and can be used in the course of alleviating moral threat and imposing speedy payment. In order to secure forthcoming access, members are obliged to observe each other. The social collateral schemes or links constitute an influential device to emphasize repayment amongst group members. The capability of the groups to connect social sanctions and use them to make members repay their shares can be significant instruments to sustain groups and improve the repayment performance of microfinance loaning.

The obligation of repaying the loan is endowed upon the group and if one of the members fails to repay the loan, none of them will be able to get loans in future (Samanta 2009: 183). So, there is group pressure on the members to repay loans and this group pressure leads to great payments of loans provided to the members. Allocating loans through groups of borrowers is anticipated to result in lower transaction expenses for both the lender and the borrowers (Samanta 2009: 132). The moneylender's expenses are lessened by dealing with the group as a whole, instead of an individual in the group. Likewise, the group is accountable for allocating loans and collecting repayments. This leads to decrease in the operation expenses to individual borrowers. Accordingly, it is actual clear that microfinance groups have better potential to lessen market inadequacies.

Incapability to deliver satisfactory collateral is a main hindrance for landless in acquiring bank loans. The inability of this section of individuals to provide collateral frequently excludes them from having recognized credit cover. Consequently, a trial project on supporting Joint Liability Groups (JLGs) in Burdwan, West Bengal, was started to develop effective credit products for such customers, which reduced hazard and operation expenses for the banks and also introduced a better degree of flexibility for the credit operator to control their credit necessities and urgencies (Samanta 2009: 9). JLGs encompass of five to ten members who are together officially acknowledged by the bank as a group. The group members offer a responsibility to the bank that permits them to cooperatively obtain such sums, as believed qualified by the bank, for pursuing any action, separately or together, as found appropriate by the group. The group aids as collective sponsor for loans extended to individual members by implementing joint liability contracts, making them severally and jointly accountable for repayment of loans to the group.

Training

The training of the Project Officers (POs), Community Facilitators (CFs) and SHG members is the major component of the programme (Ramachandar and Pelto 2009: 6). In this instance, POs and CFs are trained by the implementing partner on the SHG concept and how it operates to enable them to train all the newly formed groups. This lays a foundation for the groups to fully understand the concept so as to reduce any misunderstandings that may occur in future. Usually, groups pioneered by NGOs offer training manuals which are used as a guide by the POs and CFs to train the groups.

The micro-enterprise stage, which comprises entrepreneurship and skills development training to enable the groups to successfully implement the chosen activity, has been a challenge to many women. This is because most poor rural women are uneducated, and lack writing skills and accounting skills. Samanta (2009: 158-159) posits that some groups may require intensive training and capacity building to enable them to reach higher levels of income generation.

2.5 Country experience with microfinance and SHG

India

In the past six decades, the government of India seized several initiatives to mainstream poor families with the official monetary system, however, with diverse outcomes. In India, microfinance programmes were formulated to tackle the issues of prevalent poverty. However, in spite of several efforts, Samanta (2009: 1) argues that poverty mitigation still remains an elusive objective. On the other hand, the microfinance movement initiated by National Bank for Agriculture and Rural Development (NABARD) in 1992, as an action research project, has enabled poor homes in India to gain admission to microfinance amenities from the recognized banking system. In the mid-1990s, the group method, assumed by the Self Help Group Bank Linkage Programme (SBLP), took a paradigm move from the individual target oriented style and embraced an integrative approach by involving various NGOs and microfinance institutions as facilitative agencies to reach the lowest segments of the society (Garikipati 2012: 720). Thus microfinance have allowed the poor households to better manage the unforeseen risks as services like insurance were included in the intervention (Samanta 2009: 40).

In India, the official banks had stayed away from banking with the poor such that this gave the impetus of ground-breaking microfinance models that gave hope to the poor. Thus SHGs were formed and these helped the poor rural people to access financial services. They are voluntary groups appreciating personal contact and joint help as a means of changing or bettering difficulties supposed as adjustable, pressing and personal by most of the participants (Samanta 2009: 131). The linkages between NGOs and commercial banks permits the SHGs, as informal entities, to obtain bank loans and the whole group is responsible for the loan repayment (Bauer, Chytilová and Morduch 2012: 4). The Government of India has adopted the self-help approach and microfinance programmes as tools for women's empowerment, employment generation and for achieving production-oriented goals (Meena, Jain and Meena 2008: 218).

While the motivation for forming an SHG is economic, women soon realise that the social benefits they derive from the group membership are as important as the financial ones. In most communities in rural India, women lag behind and do not fully participate in decision making processes (Wilson 2002: 17). However, it can be argued that the SHGs have been a forum that has equipped them with confidence and enlightened them on the capabilities they possess to change their lives and those of their families. Furthermore, Wilson (2002: 17) adds that limiting the potential of half a community's members prevents the whole community from moving forward.

Bangladesh

The SHG model in Bangladesh, was propounded by Muhammad Yunus of the Grameen Bank in the mid-1990s and spread widely, with the promise of alleviating rural poverty and at the same time, increasing women's empowerment through income generating activities (Ramachandar and Pelto 2009: 1). Thus, Bangladesh has been seen as the home of microfinance as its outreach to the poor is the highest (Mayoux 2002: 11).

Microfinance institutions in Bangladesh have utilised grants from supportive donors and these have played a pivotal role in scaling-up microfinance within the country to significant numbers of poor households (Mayoux 2002: 12). However, a study conducted in Bangladesh shows that in places where loans are perceived as being more easily obtained by women, men use women to gain access to the loans (Guerin and Palier 2006: 9). However, in spite of that, the programmes have been heralded worldwide as a wholesale cure for both poverty and the oppression of women.

South Africa

In South Africa, there are various financial mutual that are in existence. Bähre (2007: 9) asserts that a financial mutual is an umbrella term for a myriad of collective financial

arrangements that are mostly informal. Thus the governance practices of the apartheid era in South Africa helped to create a highly fragmented financial market, as they gave rise to a strong informal system of credit, from traditional moneylenders (the *mashonisa*) to *stokvels* (traditional funeral savings societies) and rotating savings and credit associations (Mayoux 2002: 48). It can be noted that these deal with consumption demands.

The SHG approach has been promoted in Kwa-Zulu Natal (KZN) and the Eastern Cape by *Kindernothilfe* (Kindernolthilfe 2008), a German donor agency working in South Africa, and coordinated by Funding Development Services (FDS) (Donnell 2007: 2). The SHG approach promoted in KZN is similar to that developed in India. The very poor in a community are organised and their capacities built. There was evidence showing that some progress was being made towards the meeting of SHG members' basic household needs with members having access to resources that could assist them to do so into the future; so that women were able to generate income for their family and begin to develop beyond a state of surviving from day-to-day in KZN (Donnell 2007: 75).

Zimbabwe

The promotion of the SHGs in Zimbabwe is totally different from that of the Asian countries. In India, according to Bera (2011: 108), SHG is formed and groomed by an NGO, a bank branch or a government agency called a Self-Help Promoting Institution (SHPI). By comparison, in the Zimbabwe, all the SHGs that were introduced in 2013 were formed by NGOs working in collaboration with the funding partner, KNH and were groomed by the POs and CFs.

The members of the groups are encouraged to collect regular thrift on a weekly, fortnightly or monthly basis and use the pooled resources to give small interest-bearing loans to their members. In Zimbabwe, the meetings and savings are done on a weekly basis. Bera (2011: 108) points out, that a savings bank account is opened with the bank branch and regular thrift collection and loaning to members builds up financial discipline among the members.

However, in Zimbabwe, the SHGs are not linked to banks and there is no group lending approach involved. Loans are taken by individuals and they do not lend to those who are not part of the group.

2.6 Socio-economic outcomes of the SHGs

SHGs have played a pivotal role in the socio-economic lives of rural women and the communities they come from. Many suggestions have been made by various scholars about the positive impacts of the programme and the following impacts were noted:

Financial services availability

Financial services have been made available to the rural women through the SHG concept. Samanta (2009: 122) elucidates that the SHG approach has made accessibility of credit quicker for meeting emergency requirements for medical and social necessities. It can be noted that SHGs play a fundamental role in helping the vulnerable rural women to meet credit requirements that cannot be possible through formal banking systems (Das and Bhowal 2013: 144). For instance, it has long been acknowledged that, in some parts of the world, women lack property rights and cannot demonstrate lawful possession of properties. These lawful limits, alongside with traditional ones, can limit women's access to individual loan products, chiefly those that need collateral. Nonetheless, even when women have established themselves creditworthy through increasingly larger group loans, some MFIs have procedures, such as collateral requirements, that often do not certify women to access more sophisticated monetary products (Guerin and Palier 2006: 16).

Capacity building

Participation in the SHGs has promoted capacity building for rural women. Capacity building can be defined as strengthening people's capacity to determine their own values and priorities so as to organise themselves for action. Cagatay (1998: 18) avows that the programme has

helped women demonstrate high levels of awareness because through their collective activities, extraordinary leadership and management skills have been witnessed. From this, it can be implied that capacitating women on the concept and basic business skills, assists them to help develop themselves and their communities. On the other hand, capacity building has been linked to the empowerment of women and characterises the approach to community development that lifts people's knowledge, awareness and skills to utilise their capacity. It can be affirmed that developing women's capacity also contributes to the sustainability of the SHGs. It could be said that without capacity building, communities are merely collections of individuals acting without concern for the good, and without the necessary ingredients required to develop healthier communities. Therefore, capacity-building at the grassroots level can be seen as empowering women to gain new skills which they can implement to foster sustainable development within their communities.

Forum discussions

The SHGs offer a platform for rural women to discuss issues that affect their lives and the community as a whole. Parmar (2003: 462) elucidates that by providing women with an opportunity to interact with one another and articulate common interests and concerns, these lending groups expose women to new ideas and facilitate greater gender awareness. Through collective action, women groups facilitate the creation of forums of discussion of the socio-economic issues that affect their lives. The groups also foster the sense of belonging, mutual and build self-esteem (Guerin and Palier 2006: 29).

Health

SHGs have also been shown to be imperative in transforming the health of women and those that surround them (Stewart *et al.* 2010: 6). From the studies carried out by van Rooyen, Stewart and de Wet (2012: 2255), it was revealed that microfinance had a positive impact on the health of the poor people in terms of the amount of days when they are unable to work due to sickness and the number of episodes of sickness. Moreover, it was observed that it is a contributing factor in improving the health of the children of the clients in terms of protective

behaviours such as sleeping under a mosquito net and nutritional status for families in particularly stressed environments (van Rooyen, Stewart and de Wet 2012: 2256).

Nutrition

The majority of the evidence suggests that microfinance has a positive impact on food security and nutrition. According to van Rooyen, Stewart and de Wet (2012: 2256) studies carried out in Rwanda, Zimbabwe and Tanzania suggest that partaking in the SHGs is associated with a noteworthy positive increase in meal quantity. However, some studies are contradictory as they show that participation in the SHGs does not have any effect on meal quantity.

Education

Microfinance plays a pivotal role in the education of the children of those who are part of the SHGs. Studies in Zimbabwe reveal that participation in the programmes enables the household to keep their boy children aged between six and sixteen enrolled in school (van Rooyen, Stewart and de Wet 2012: 2257). In addition, Stewart *et al.* (2010: 6) asserts that the programme does not appear to increase child labour; therefore, the assumption is that children are not taken out of school because of the financial constraints faced by women in paying school fees. However, a study carried by Brannen (2010) shows that microfinance does not have an effect on education. Studies carried out in Malawi shows that microfinance decreases primary school attendance among borrowers' children leading them to repeat certain grades among boys and a delay in the enrolment of the girl child (Shimamura and Lastarria-Cornhiel 2010).

Women's empowerment

As Mayoux (1998) suggests, empowerment is a process of internal change, or power within. An augmentation of capabilities, or power to, and collective mobilization of women, and

when possible men, or power with, for the purpose of questioning and changing the subordination connected with gender, or power over (Guerin and Palier 2006: 62). Empowerment signifies increased participation in decision-making and it is this process through which people feel themselves to be capable of making decisions and the right to do so (Kabeer 2001). Personal empowerment can lead to changes in existing institutions and norms, however, without the collective empowerment, the personal empowerment and choices are limited (Guerin and Palier 2006: 63). The World Bank defines empowerment as “the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes” (Guerin and Palier 2006: 63).

It is believed that microfinance is a powerful tool for development in empowering women (Tonge Akwo 2007: 42). SHGs have enlightened women on the capabilities they possess when they collectively organise each other to address their socio-economic needs. Studies carried out in Uganda suggest that the programmes contribute to women’s decision making power (van Rooyen, Stewart and de Wet 2012: 2257). Furthermore, Das and Bhowal (2013: 144) support the notion that participation in the SHGs has increased women’s involvement in household decision-making. Findings in Zimbabwe were inconclusive in that they did not show whether participation in Zambuko Trust empowered women. They also indicated that participation in Zambuko Trust led to greater control over the earnings from the business, for both married men and women there was more consultation and joint decision making with the spouse (van Rooyen, Stewart and de Wet 2012: 2257-2258).

Working collectively within the SHGs, has made the members to become self-reliant (Meena, Jain and Meena 2008: 219). For long, women have depended on their counterparts for their livelihood and this has precipitated the dependency syndrome. However, it can be argued that SHGs have helped women to realise the capabilities they possess and the role they can play in sourcing household income for their families’ livelihoods. Moreover, it can be stated that women’s participation has also contributed in building sound relationships with their husbands. Studies carried out in Uganda found that the programme empowered women as they gained greater mobility outside their homes and took pride in contributing to household income (van Rooyen, Stewart and de Wet 2012: 2258).

SHGs have also empowered women to be self-confident and also boosted their self-esteem (Parmar 2003: 462). Das and Bhowal (2013: 144) assert that the formation of the SHGs has brought out the hidden talent and leadership qualities among the members. In Tamil Nadu (South India), for instance, they have been a means to considerably increase the presence of women elected at the most recent “*panchayat*” elections (councils of elders), as a good number of the women elected come from SHGs (Guerin and Palier 2006: 11). By joining the groups, women are equipped to take part in public speaking activities. They also become confident in establishing economic units and interacting with government and NGOs to articulate their problems (Parmar 2003: 462; Das and Bhowal 2013: 144).

Dependency syndrome

SHGs have given rural women an opportunity to be self-sufficient and at the same time helped rural communities to fight dependency on food handouts distributed by some donors. According to Parmar (2003: 462), theory holds that by providing women with access to credit and savings, and therefore greater income generating potential, these programmes serve to increase women’s autonomy and ease their socio-economic dependence on men. One can argue that even if the breadwinner passes away, the family can still survive if the woman is part of the SHGs.

Housing

Being part of the SHGs has given women opportunities to be asset owners. Women have gained ownership of houses traditionally owned by men (van Rooyen, Stewart and de Wet 2012: 2258). Studies carried out in Zanzibar by Brannen (2010) show that women who are members of the SHGs are more likely to own their own house and make investments in the quality of their home. Thus, from this, it can be noted that SHGs are a necessity for poor women who have failed to fend for themselves and their families. Studies carried out by

Barnes, Gaile and Kimbombo (2001) also found that women participating in the programme were more likely to own the place they resided in.

Job creation

Rural people are always vulnerable to income loss as a result of unforeseen events, hence, SHGs become necessary to help them increase their income base for their survival. With the SHGs, rural women can take advantage of the benefits of the programme to improve their socio-economic status. However, data from Zimbabwe showed no impact on employment levels in business (Barnes, Keogh and Nemarundwe 2001). This could be a result of the political unrest and economic crises experienced by the nation (van Rooyen, Stewart and de Wet 2012: 2258).

Microfinance has the potential to increase income, resulting in women being self-employed. With the short comings in government policies in the various developing nations to tackle unemployment levels, the SHGs have become a strategy that women can rely on for the survival of their families (Meena, Jain and Meena 2008: 219). It can be postulated that SHGs has been used to reach the poor, and at the same time help them to be self-employed. Meena, Jain and Meena (2008: 219) explain that SHGs provide ample scope for the unemployed youths and landless labourers to seek employment in the agriculture and agro-based enterprises.

Poverty

SHGs are seen as a solution against hunger and poverty in developing countries. Das and Bhowal (2013: 143) posit that microfinance programmes like SHGs can help break the vicious cycle of poverty. It can be argued that when poor rural women are organised into groups and work together as SHGs, they can help reduce poverty in their households. In Asia, the Gandhian philosophy of self-reliance provided a framework for the development of SHGs in India and Bangladesh, with the primary focus on poverty alleviation, by providing income-generating units for economic empowerment (Creighton *et al.* 2008: 82).

Furthermore, microfinance has emerged as a strategy to combat poverty that continues to pose a major threat in developing countries. Bera (2011: 108) posits that microfinance is a way of financing the business of the poor to alleviate their poverty, empower and give them the socio-economic benefits of a sustainable way. On the other hand, it can be argued that microfinance could be used as one of the means to achieve the Millennium Development Goals (MDGs). The assumption being that, if one gives more microfinance to the grassroots people, poverty will be reduced (Stewart *et al.* 2010: 8).

Improved standard of living in households

Microfinance, through the SHGs, has been seen to play a significant role in raising and improving the standard of living among rural women. Tilakaratna, Wickramasinghe and Kumara (2005: iv) state that microfinance programmes have helped households to increase their incomes and assets and helped the very poor to increase consumption expenditure. They have worked as an instrument of consumption smoothing in almost all income groups; and have helped women to increase their social status and improve their economic conditions. Singh (2014: 226) adds that for women, in a patriarchal society with restrictive cultural practices, the groups provide an opportunity to increase their standard of living.

In addition, being part of the SHGs has helped women to play a pivotal role in their households. Women who are part of the SHGs play a greater role through contributing to the household income, increased joint ownership of household assets, improved bargaining power in the household, especially with regard to those areas culturally considered to be in the woman's domain, and a better sense of self-worth (Singh 2014: 226). By taking part in income generating projects, women become self-employed leading to the improvement of their standard of living, and better school attendance and lower school dropout rates for their children (Das and Bhowal 2013: 145).

Community development

The involvement of women in SHGs has the potential to contribute towards the economic well-being of their families and communities, poverty reduction and women's empowerment. Thus, governments, across the world as well as various developmental organisations, are actively undertaking the promotion of women entrepreneurs through various schemes, incentives and other promotional measures (Ambrish 2014: 227). It can be seen, from this that, by empowering women with economically productive work, their contribution to development is enhanced.

Furthermore, SHG activities have benefitted some communities through construction of approach roads to bring public transport to the villages, construction and operation of day care centres, school classrooms and cleaning of irrigation tanks and canals (Cagatay 1998: 18-19). Through working together with the entire community, women's groups have helped to foster peace, since the outcomes of the programme do not benefit them only but also the entire community.

SHGs have the potential to reduce poverty by tackling its root causes that cut across generations. To tackle the root causes, women, in some areas, have formed separate young girls SHGs to start night education and skills training classes for child labourers. In some areas, formed agricultural unions to secure legal wages and challenged gender gaps in wages. They have also begun resisting child marriages that they identify as one of the root causes of destitution and women's social subordination (Cagatay 1998: 19). Hence, SHGs represent a transformational potential that can be used to contribute towards eradicating poverty.

Patriarchal norms

SHGs have played a role in challenging patriarchal norms by providing women with financial resources and economic opportunities, that are traditionally exclusive to men, and by encouraging women to become more visible in the public sphere (Parmar 2003: 462).

According to Singh (2014: 223), there is some evidence that shows that these programmes have empowered women in their households and communities, enabling them to deal with social problems such as underage marriages, domestic violence and women's lack of bargaining power. Beyond providing women with an escape from traditional isolation, SHGs are said to foster a gender-based solidarity among women that transcends ethnic, class and caste differences. This enables the building of a coalition that will enable women to effectively challenge structural and institutionalised gender oppression (Parmar 2003: 462).

Sense of security

In the past, with lack of financial services to cater for the poor, rural women were vulnerable to money launderers who charge exorbitant rates. However, SHGs have given members a sense of security and access to loans with low interest rates (Cagatay 1998: 18). These enabled women to gain a new status and recognition within their communities as they now attend meetings that address their challenges. Moreover, it has been reported that women have also gained respect in the eyes of their husbands and in-laws as they now bring tangible benefits to the entire family (Cagatay 1998: 18). Research has also shown that there is a paradigm shift in the attitudes of male members of the families (Das and Bhowal 2013: 144).

2.7 Negative outcomes of SHGs

Microfinance programmes have shown mixed results. According to Guerin and Palier (2006: 29), while some women feel that they have been acknowledged and given much attention, some still consider that microfinance has changed absolutely nothing, rather they say it creates more problems for them than it solves. For some women, access to microfinance programmes leads to the increased burden of balancing household chores with the time needed to attend group meetings. Therefore, it could be argued that such participation hastens resistance and tensions with close relatives as it has the potential to tear families apart due to such obligations (Guerin and Palier 2006: 29; Stewart *et al.* 2010: 14).

In addition, the participation of women in the SHGs is said to have negative impact on their relationships with their counterparts. Studies carried out in areas still affected by patriarchal norms, in the southern region of India, show an increase in domestic violence and indebtedness due to the redirection of loans to non-productive purposes (Singh 2014: 223). In addition, it is contended that some men hinder their wives from joining the groups because of the assumption that once they join, they become harder to control due to less dependence on the husband. Moreover, some use their wives to take out loans on their behalf and when they delay in repaying the loan, it creates tension within the groups (Flynn 2013: 34). With the redirection of loans from their intended purpose, disagreements can breakout when the loan repayment date is at hand; causing domestic violence and putting the women's lives in danger. Moreover, it can cause stress for women, tension within their households, abuse and disruption of their families.

In addition, Mayoux (2007) argues that the impact of microfinance programmes on women is not always positive because the benefit to the women who have set up enterprises is marginal compared to the cost of heavier workloads and repayment pressures. It is further argued that sometimes their loans are used by men in the family to set up enterprises, at times, women end up being employed as unpaid family workers with little benefit. Thus, it could be said that the SHG programmes could contribute to women being used by men as conduits to get loans for themselves. On the other, Chhay (2011: 1123) supports the notion that microfinance programmes perpetrate stress on women by forcing them to meet difficult loan repayments.

With women's contribution to the household income, it is hypothesised that some men tend to neglect their roles in supporting the family. Guerin and Palier (2006: 69-70) say that it has been shown that small increases in women's income also lead to a decrease in the males' contribution to certain types of household expenditure. The loans threaten men's position and prevailing gender norms, often with violent and abusive consequences for women (Flynn 2013: 34; Singh 2014: 226-227). Hence, it can be contended that prevailing gender norms in some communities often hinder the progress of women, within the SHGs, from reaching their goals.

The impact of the SHGs has been questioned by (Stewart *et al.* 2010: 14) who see it as benefitting the poor but not necessarily the poorest. It can be said that the distance travelled to reach some villages is one of the contributing factors because it has continued to disadvantage the poorest; as such programmes fail to reach all the rural areas. Therefore, with such a gap, it can be assumed that the poorest are left behind in the process. All the evidence suggests that the poorest women are the most likely to be explicitly excluded by programmes and also peer groups where repayment is the prime consideration and/or where the main emphasis of the programmes is on existing micro-entrepreneurs. Evidence further suggests that even where they get access to credit they are more likely to fall further into debt (Raj and Kumar 2012: 238).

Negative impacts of microfinance, such as the unchanged poverty levels, have been alluded to by some scholars (van Rooyen, Stewart and de Wet 2012: 2250; Das and Bhowal 2013: 143). On the other hand, some literature has proved that a single intervention like microfinance is less effective as an anti-poverty mitigation measure (Stewart *et al.* (2010: 14). Hence, from this, it can be argued that SHGs have failed to reduce poverty levels in women, and this indicates the possible short comings of the concept.

With the establishment of the SHGs in various communities, the facilitating NGOs usually have a task of accomplishing the objectives of establishing as many groups as possible so that the groups can qualify for the next phase of Cluster Level Association (Abda 2016). Guerin and Palier (2006: 30) suggest that a great many NGOs are often pressed by fund providers who are more interested in quantitative (number of loans and repayment rate) than qualitative (operational quality of groups, women's wellbeing) results. It can be contended that with this attention on quantitative results, less time is dedicated to the training and monitoring of the groups. Moreover, it can be hypothesised that such lack of dedication may result in conflicts and can contribute towards the malfunction or breakdown of the groups.

Many questions have been raised on whether loans taken by women are controlled by them, or men take advantage of them. Parmar (2003: 462) argues that there is substantial research suggesting that some of the women's loans and the income-generating activities are, in fact,

controlled by male relatives. Flynn (2013: 34) suggests that men have the potential of taking advantage of their wives' membership and force them to take out loans from the group for their own use. On the other hand, it could be argued that the very fact that credit flows through the hands of women, is empowering as in turn, they are acknowledged as an essential source of revenue. This may result in them being treated with greater respect and consideration by household members. However, Singh (2014: 226) maintains that despite the empowering notion suggested by some intellectuals, studies reveal that loans received and for which they are liable, are often managed by the males in their households.

The goal of reducing or eradicating poverty levels touted by many microfinance programmes has been a challenge. Samanta (2009: 122) stresses that the results of the studies carried out at the end of the 10th Plan Period in India—meant to reduce poverty among the rural masses and increase their standard of living—have not been encouraging due to the many problems emanating from the way modules aimed at group lending were implemented. It could be stated that defaulting on loan repayments by those who have borrowed has been a setback to the loans cycle.

2.8 Conclusion

As a point of departure, this chapter reviewed the literature on three main topics. Firstly, it examined the theoretical framework underpinning SHGs, specifically the capabilities approach and social capital. Secondly, the concepts of conflict management, conflict resolution and conflict transformation were examined. Thirdly, the concepts of SHGs and microfinance were closely examined and their socio-economic outcomes discussed. It was noted that the SHG concept has played a pivotal role in the socio-economic lives of rural women, although its impact has had mixed results. However, it cannot be denied that they give rural women hope that they possess capabilities that could bring about a paradigm shift in their lives and communities. Therefore, through collective action, women are able to bring about social change using the networks and the SHGs and thereby promote peacebuilding within their communities.

Chapter three: Causes of conflicts within SHGs

3.0 Introduction

This chapter reviews literature on three main topics. It begins by examining the conflicts in general, then the causes of conflicts within SHGs are examined in detail, and a brief review of the ways to reduce such conflicts is discussed.

Where there is money and resources, tensions become inevitable. The allocation and control of money is a great source of conflict in the SHGs as it raises concerns over entitlement, control, conflict, and managing competing desires and obligations (Bähre 2007: 32). However, it seems that the World Bank and the United Nations policies often assume that the poor in developing countries will always form harmonious communities around money in a free market society (Bähre 2007: 32-33). The assumption is that once the poor are included in the financial markets, they will have more opportunities to establish sustainable livelihoods; yet, social capital for development purposes, solidarity and community relations tend to be romanticized while internal politics are sanitised (Bähre 2007: 34).

Explaining collective action and the establishment of collective goods, Bähre (2007: 35), asserts that if actors are in pursuit of self-interests, they will want to benefit from collective goods without contributing to them (the free-rider problem). Therefore, there is a great need for collective goods to be incorporated into individual incentives for them to be maintained. Thus, from the SHG perspective, while the intention is for members to contribute savings weekly, some may not be able/and or want to do so, yet at the same time are interested in taking the loans generated by these savings. Therefore, such tendencies may contribute to conflicts in the SHGs.

Some studies have pointed out the limitations of social capital and even the damage it can do to social relations, especially to the vulnerable groups within the society which are targeted by development projects. Conflicts within solidarity groups do take place, however, studies that address conflict and rivalry within such groups are scarce (Bähre 2007: 36). The

allocation and control of money brings about conflict, particularly among vulnerable neighbours and relatives struggling with rivalling claims and desires. Moreover, solidarity is not opposed to conflict, nor does conflict necessarily take place outside of the realm of solidarity. Instead, conflict, rivalry, jealousy and aggression can be at the heart of solidarity networks (Bähre 2007: 52).

Conflict is an integral part of human relations and is inevitable. The NGOs implementing the concept of SHG, realising the inevitability of conflicts in the SHGs, also took into consideration the need to include training in conflict resolution skills and problem solving. Slocum-Bradley (2012b: 10) defines conflict as situations in which one or more actors perceive an incompatibility with one or more other actors. Hence, to understand the root causes of any conflict, there is need to understand the perceptions of the actors involved and the focus of perceived incompatibility. It can be asserted that there is no society that loves conflict, however, as long as people live together, work together, and interact with each other; conflicts remain inevitable within the SHGs. When these conflicts within the groups are poorly resolved, they develop into intra and intergroup conflicts (Angessa 2013: 12).

3.1 Conflict

The nature of conflict lays a foundation in our understanding of human action. It shows that conflict is inevitable in every human relation. Moreover, it points to the fact that conflicts do not ‘just’ happen but they happen for a reason. Lederach (2003: 5) posits that conflict is normal in human relationships and is a catalyst for change. It can be construed that conflict is a necessary evil as it can be destructive when handled poorly. Yet at the same time it can be constructively used to bring about change in human relationships. With conflict being an intrinsic part of being human, it can be argued that it is a social necessity.

Ramsbotham, Woodhouse and Miall (2012: 7-8), assert that conflict is a universal feature of human society and it derives its origins from economic differentiation, social change, cultural formation, psychological development and political organisation of the society. From this, it can be deduced that conflicts cannot be eradicated in communities or in individuals as they are part and parcel of human society. Conflicts are dynamic in nature as they escalate and

deescalate and, at the same time, they can take long periods of time to gestate unnoticed before they suddenly erupt into overt violence (Ramsbotham, Woodhouse and Miall 2012: 12).

Conflicts can be defined as situations in which two or more parties perceive that their goals and/or interests are in direct contradiction with one another's and then decide to act on the basis of that perception (Bar-Tal 2011: 2; Ramsbotham, Woodhouse and Miall 2012: 30). Conflicts are unavoidable and are a significant part of human interaction at every level of life. These can be classified into interpersonal conflicts, intra-group, inter-group, inter-organisational, intra-societal, and inter-ethnic as well as inter-national conflicts and even inter-civilisation conflicts (Baronov and Galtung 2004). They take place constantly and continuously because disagreements over goals, interests, values and/or beliefs are unavoidable in human interactions. It can be posited that it is natural for people, as individuals or groups from different social, economic, cultural and political backgrounds to be in conflict over their differences.

Coser (1956) explains that social tensions and conflicts in groups can be a necessary and positive part of all social relationships, and a prerequisite for social change. From Coser's view point, conflicts can facilitate interventions that bring about social change in communities. Yang, Ryan and Zhang (2013: 83), contend that conflict is often accompanied by cooperation, unity and the formation of alliances. Conflicts result from purposeful interaction between two or more parties. Conflict is continuously present in human relationships and it has the potential to bring about change. Lederach (2003: 23) says that human community and relationships are not static but ever dynamic, adapting and changing. This shows that conflict impacts circumstances and changes them in many diverse ways. It can be noted that conflict affects our physical well-being, self-esteem, emotional stability, capacity to perceive accurately, and spiritual integrity (Lederach 2003: 24). Regarding conflicts in the SHGs, it should be stated that despite the negative ways conflicts affect human lives, it is important to note the constructive view of conflict as a vehicle for change.

Conflict has long been known to have the potential to significantly influence group processes and performance, and has been studied extensively, both as a causal variable, and as an outcome (Langfred and Moye 2014: 31). When considering group dynamics, some scholars have divided

conflict into tasks, and relationship conflicts (Jehn 1995). Task conflicts may include differing viewpoints, ideas or opinions and can include disagreement over the best way to achieve a group goal or objective. Relationship conflict is defined as disagreement among group members about decisions, perceptions of interpersonal incompatibility, and is often characterised by animosity, tension and annoyance among members (Langfred and Moya 2014: 31). There are many factors that can contribute to conflict in groups as well as the effects that conflict has on group dynamics and processes (Jehn and Bendersky 2003).

There are two divergent views on the influence of conflicts on group processes and group outcomes (De Dreu and Weingart 2003). On one hand, conflict is seen as stressful, disruptive, and therefore, damaging to group processes and outcomes. On the other hand, depending on the type of conflict, it can be stimulating and functional (Jehn 1995). However, functional effects are expected to occur for task conflicts and not relationship conflicts. What makes task conflict functional according to this view, is that disagreements stimulate discussion and debate and encourage information exchange, leading to more creative solutions, and generally, better performance for the group (Langfred and Moya 2014: 31). While the results from a recent meta-analysis by De Dreu and Weingart (2003) found more support for the view of conflict as stressful, disruptive and detrimental to team processes and outcomes; the issue was not completely exhausted, since the mediating mechanisms inferred by the view of conflict as functional, were not directly tested.

Task conflict has often been described as the “constructive” form of conflict (Jehn and Mannix 2001). Traditionally it has been argued that, in the framework of a cognitively complex task, task conflict can stimulate discussion, information exchange, and ultimately divergent thinking, especially for complex tasks with non-standard solutions (Amason 1996). The discussion about the differences of opinion that follows the experience of task conflict, is believed to lead to a synthesis of ideas, which allows the group to arrive at a solution superior to the one based on each individual’s originally held perspective (Jehn 1995). However, while the benefits of enhanced discussion and debate, that can result from low levels of task conflict, are undoubtedly real, it is believed that on average, negative effects of higher task conflict will dominate the specific benefits at low levels (De Dreu and Weingart 2003). Thus, while we are not dismissing the benefits that low levels of task conflict can have, in particular settings—such as decision making tasks—we expect that

on average, across different types of teams and tasks, the overall effect of task conflict on information sharing will be negative (Langfred and Moye 2014: 32).

Some scholars have noted that high levels of task conflict can result in tension and possibly avoidance which could undermine collective creative problem solving in groups (Amason 1996). Furthermore, it can be argued that high levels of task conflict can become very contentious and also result in negative emotional reactions. Moreover, negative emotional reactions can reduce cognitive functioning and ultimately undermine divergent thinking that is a necessary component of creative problem solving within groups (Langfred and Moye 2014: 33).

3.2 Causes and consequences of conflicts

Lack of communication

According to Jehn (1995), conflict exists when there are interpersonal incompatibilities among individuals, including personality clashes, tension and annoyance. Moreover, it can be argued that it diminishes commitment to group decisions and raises communication problems among group members. Creighton *et al.* (2008: 82), postulate that SHGs emphasise face to face social interactions and the assumption of personal responsibility by members. With the interactions that take place within the groups and the responsibility that each member has, conflicts are likely to arise, for example, when one fails to fulfil her responsibility. Thus, lack of communication among group members, and unfulfilled responsibilities, can be seen as one of the causes of conflicts in the groups. Almost *et al.* (2010: 984), posit that when conflict is about interpersonal incompatibility, accommodating and accepting one another's needs and expectations, improves the quality of relationships while still resolving the conflict.

Communication is vital in SHGs in order to ensure their sustainability and smooth flow of the activities. Rothwell (2015: 6) asserts that communication is a tool that, in the possession of someone knowledgeable and skilful, can be used to help solve most problems that arise in

groups. Thus failure to attend weekly meetings, failure to repay loans, not communicating the reasons for not attending and non-payment of loans, can be seen as some of the contributing factors to conflicts in the groups. However, it can be argued that every problem in groups cannot be resolved by learning to communicate more effectively, because group members may understand the reason for not attending but may simply dislike what they are hearing (Rothwell 2015: 6).

When dealing with money issues in a group, transparency is very critical and with the lack of transparency, group members are likely to fight or even leave the group. In Burdwan, India, for instance, groups collapsed due to lack of trust, because the leader did not reveal the details of the accounts to other members, making others feel that she was trying to cheat them (Lahiri-Dutt and Samanta 2006: 290). Moreover, in yet another case, the leader keeping the records of income and expenditure behaved in such secretive ways that misunderstanding with regard to loan repayments eventually splintered the group (Lahiri-Dutt and Samanta 2006: 290). It can be noted that bookkeepers had to be literate and this lack of knowledge often created problems for the group in turn. From the studies carried out in Burdwan, conflicts arose as a result of lack transparency and education amongst the bookkeepers which led to the breaking up of the groups. Moreover, with the burden of keeping accounts, the bookkeepers were ill-equipped to perform (Lahiri-Dutt and Samanta 2006: 290-291).

With women coming from different socio-economic and political backgrounds, conflicts become inevitable. The study carried out in Burdwan, India, shows that differences in political allegiance at a local level also caused rifts, hindering integration within the groups (Lahiri-Dutt and Samanta 2006: 290). From this it can be noted that as long as there are loopholes in the integration of any group, its survival tends to be short-lived. Moreover, it can be noted from the above study that the local political leader often tried to choose the group leader and in one such case, had no time to create dialogue among the members to facilitate networking (Lahiri-Dutt and Samanta 2006: 291). On the other hand, a case can be made that women groups tend to be used by politicians to push their own agenda and to rally support for their political parties. Thus this vulnerability of the groups threatens their survival and it precipitates conflicts within the groups.

The question of religious differences among rural women was another factor leading to group collapse in Burdwan. A woman panchayat member noted in a group discussion that she found it difficult to involve women from Muslim families in activities outside the home because of their lack of control over finances, movement or time management. This was somewhat complicated by Nasreen, a Muslim girl running a group. Nasreen noted that although Muslim mothers following the *purdah* were eager for their daughters to acquire some education, investments in education and health had done little to expand their choices in the labour markets. Literacy workers play a significant role in the extension of literacy among home-bound Muslim women, but they are not permitted to bring the women into economic networks. As a result, Muslim women were conspicuously absent from the SHGs in Burdwan (Lahiri-Dutt and Samanta 2006: 291).

Group formation is the critical stage in the establishment of the SHGs. Studies in India confirmed that women from a neighbourhood had an increased probability of forming a group if they belonged to a similar socio-economic background (Garikipati 2012: 732). From this, it can be deduced that with unequal socio-economic background, it becomes difficult for the group to function and it is likely to split up because of lack of unity among members. Conflicts are likely to arise in such circumstances since those with a superior status might want to impose their will upon the poorer ones. According to the findings of focus group interviews carried out by Garikipati (2012: 732), women preferred to form SHGs with others from their caste and wealth group due to reasons of trust and cultural affinity. The groups had to be self-selected as it was believed that close ties enhance peer pressure and group solidarity. From this, it can be postulated that group formation with unequal socio-economic status could be one of the contributing factors to conflicts in the groups.

Lack of homogeneity

Homogeneity is vital for the sustainability of the groups and also a remedy in the reduction of conflicts within the groups (Samanta 2009: 131). When forming groups, Ramachandar and Pelto (2009: 3) emphasise that group members should come from the same village. The assumption is that members who come from the same area will contribute to the smooth functioning of the group because knowing each other helps to maintain friendly relations in

connection with complex financial transactions. However, it can be argued that SHGs are not internally homogeneous and cannot be expected to have uniformly distributed socio-economic preferences (Kropp and Suran 2002: 41; Warren and Troy 2014: 5). Even if SHG members come from the same locality, they will come from different backgrounds and this can contribute to conflict.

In addition, microfinance may lead to polarisation among the poor. According to the study carried out in Zambia, it has been observed that microfinance programmes lead to greater inequality among the poor (Yang and Stanley 2012: 10). This study further indicates that microfinance may be harmful for the poorest of the poor. One reason for this stratification is the unintended consequence of the many institutions that require groups to guarantee the full amount of their loans. In addition, the uneven distribution of benefits can be seen as one of the consequences of conflicts in the groups as some women may decide to leave the SHG at a later stage and form a new group on their own (Kropp and Suran 2002: 42). Leaving the groups may lead to the total breakdown of the original group.

Another study carried out in Nairobi showed that women were required to save 50 Kenyan Shillings a week. After each loan cycle was completed, the group could then apply for bigger loans (Yang and Stanley 2012: 10). However, as the loan size gets bigger, it may become harder and harder for the poorest of the poor, to repay the loans. In addition, during this time, the borrowing groups are sometimes allowed to drop or pick up members. As a result, a polarisation between the richer of the poor and the poorer of the poor may occur, in which the poorer clients, who find it harder to repay their loans, get dropped by the rest of the members. Therefore, when considering the sustainability of the programmes, such instances tend to be short-lived.

Lack of training

The training of the SHG members is imperative among rural women so that they fully understand the concept and their roles and responsibilities. However, the implementing

NGOs usually have to try to form as many groups as possible in order to achieve donor targets. However, these NGOs are usually faced with the task of fulfilling the objectives set by the funding donor, that a certain number of groups should be formed within a particular time framework. With such targets, implementing partners often find it hard to balance the trainings with meeting the objectives of the funding partner. With little attention to training and monitoring of the SHGs, conflicts can arise and contribute to the malfunctioning or breakdown of the groups. With lack of knowledge on the functions of the SHGs, group members may argue over their roles and responsibilities and this may precipitate conflicts within the groups.

In addition, SHG bankers do not interact much with groups, besides offering saving and credit services to carefully selected SHGs, because of extreme time constraints and lack of personnel (Kropp and Suran 2002: 43). The lack of training interventions for the group, to ensure the sustainability of the SHGs, could be one of the causes of the conflict in the groups. On the other hand, it can be argued that some training is done too late, when the groups are on the verge of crumbling.

The processes of group formation and training are critical stages for stability of the group. Training includes teaching rules and regulations governing bank procedures and administrative requirements, maintenance of books of accounts, rules for internal lending and repayment of loans and keeping the group fund intact (trust is essential in relation with the bank and among group members); knowing in detail the responsibilities of the chairman and the secretary of the group, the importance of own savings or learning to write one's signature (Kropp and Suran 2002: 18-19). It can be noted that training enhances skills and efficiency of the individuals within the group and the trainings help women to augment their entrepreneurial endeavours (Meena, Jain and Meena 2008: 219).

Not all rural women are literate and this also could be a contributing factor to conflicts within the groups. With SHGs which come with the need to have accounting skills and record writing of the transactions, lack of bookkeeping skills may be a challenge to the women. The poor are often illiterate, have limited collateral and no official credit histories, and are often

dispersed across a rural geography. Moreover, they operate in the informal economy and start businesses that are often unregistered and untaxed. This leads to agency and transaction cost problems that traditional banks have a hard time overcoming (Krishnan and Rao 2014: 1310). Therefore, it could be argued that lack of correct bookkeeping knowledge has been one of the causes of conflicts in the SHGs because without proper training on record keeping, the groups may disintegrate (Kropp and Suran 2002: 44).

Defaulting in repayments

Microfinance encompasses group and individual lending, but the core characteristic of the model has been that of group lending. Group lending has been seen as mitigating moral hazard because individuals in highly networked communities can observe each other's choice of projects and monitor it to avoid strategic defaulting. Group pressure has been found to have little effect in deterring moral hazard, while the effect of social ties among members is statistically insignificant (Krishnan and Rao 2014: 1311). It can be argued, therefore, that group lending does not always mitigate moral hazard as group members are likely to default leading to conflicts in the groups.

Loan repayment is seen as the major cause of conflicts in the groups as SHGs consequently face the difficult choice of ensuring full repayment of all old bank loans by members and their relatives or having to expel these members (Kalpana 2008: 15). Moreover, lending to groups involves a fundamental dilemma as some individuals may hide behind other members when there is joint liability. At the same time, it may promote the free ride syndrome from some individuals who may fail to play their part in repaying the loans and depend on the other members to cover the debt on their behalf (Abbink, Irlenbusch and Renner 2006: 615). This can precipitate conflicts within the group. Besley and Coate (1995) show that the threat of inflicting social sanctions on peers helps improve repayment. The study carried out in Guatemala found no evidence that groups made of acquaintances had higher repayment rates than those consisting of strangers (Wydick 1999). It can be argued that social ties may even hamper the repayment discipline if they lead to more forgiveness towards defaulters (Abbink, Irlenbusch and Renner 2006: 615). Therefore, defaulting in loan repayments may take place

in any context, whether the groups are formed by members of the same village or from the same family.

The income generating projects in which some members invest may be too risky such that at the end they may fail to fully repay the loans. In addition, if the success of an individual project is not sufficiently verifiable by the group members, the dominant strategy for each individual is to shirk and hold others liable for own default (Abbink, Irlenbusch and Renner 2006: 615). This can cause conflicts in the group when it comes to holding defaulters liable. SHGs aim at building long-term relationships and therefore follow-ups of loans are frequently made subject to whether previous loans have been repaid. These are intended to encourage compliance in repayment obligation, although some might not want to comply (Abbink, Irlenbusch and Renner 2006: 616). Moreover, microfinance groups may put severe strains on women's existing networks if repayment becomes a problem (Mayoux 2006).

When the SHGs were introduced in various developing countries, the main purpose was to help women discover their capabilities in order to start income generating activities to sustain themselves. However, the use of loans for household consumption can be one of the causes of conflicts in the groups because of its potential for repayment defaulting. Yang and Stanley (2012: 8) point out that if borrowers are still attempting to meet their basic needs, the probability of the borrowers spending on a business and thereby increasing their future income is less likely. Therefore, consuming instead of investing leads to a reduced ability to repay loans and at the same time causes conflicts among the group members. On the other hand, it can be argued that those whose basic needs are being met, tend to have a greater ability to invest in profit increasing ventures as noted in Vietnam by the Vietnam Bank of Social Policies (Yang and Stanley 2012: 9).

With the lending and saving component of the SHGs, some group members may save weekly while other may default in their savings. On the other hand, some may take as many loans as they can compare to others and returning them with interest. With these two components of SHGs, some individuals may believe that they have contributed far more to group activities than other group members (Rothwell 2015: 4). This belief called egocentric bias can contribute to conflicts among group members.

Respect is one of the foundations of social capital and collective capabilities approach theories, and SHGs do emphasise respect for each other. Failure of individuals to repay outstanding loans and attend meetings could be seen as disrespecting other member's efforts in working together to address their socio-economic needs. Rothwell (2015: 28) articulates that relationships in groups fall apart and groups cannot function effectively when members show disrespect for each other. Thus with lack of respect, conflicts may arise leading to the fragmentation of the group.

Fatigue

With the emphasis on weekly meetings for SHG members, some women may view this as an increased burden of responsibility. The reason being, in addition to household chores, they must devote time to group meetings and activities (Guerin and Palier 2006: 29). Therefore, frequent meetings can cause fatigue and overwork to an extent that some end up bunking them. Thus, failure to attend weekly meetings may spark conflicts in the groups and at the same time, cause resistance and tension with close relatives.

The influence of men

There has been debates on whether women in fact have control over the loans they take from the SHGs. Goetz and Gupta (1996: 45), argue that women receive credit, but it is often their husbands who actually control their investment and the income generated by it. The conflict arises when women borrowers bear the liability for the repayment (Rankin 2002: 16). In Bangladesh, women's access to credit represents a source of capital acquisition for men, and may induce a revaluing of women's contribution to household survival. However, the danger is that it may lead to the manipulation of women, putting pressure on them to gain membership of a credit group (Goetz and Gupta 1996: 46).

Furthermore, according to the study carried out by Goetz and Gupta (1996: 54), some women borrowers reported increased tensions in the households because their husbands refused to repay the loans on time. This in turn created conflicts for the women in the groups. Other studies found that influence from men could lead to women's dependence on men for loan instalments and at times lead to domestic violence (Garikipati 2008: 2621). Thus the role played by some men in the diversion of women's loans may put women in a crisis.

Most of the SHGs target women only as they are believed to be reliable in terms of loan repayments. Men, in most cases, are left out of such programmes, such that the provision of microfinance to women presents a number of pitfalls in terms of its impact on gender relations (Leach and Sitaram 2002: 576). It can be argued that focusing on women risks excluding and alienating males who are used to fulfilling the economic role in the household. Moreover, they may refuse women the support they need to ensure that their micro enterprises grow, or may even actively undermine or sabotage their activities (Leach and Sitaram 2002: 576). On the other hand, if the household is the target of assistance, men are likely to take control of all the resources and women will have gained nothing. They may even be further marginalised in decision-making processes.

In an Indian silk project, conflicts began to manifest among the group members as the price of silk dropped (Leach and Sitaram 2002: 582). Despite the failing enterprise, the weekly group meeting under the auspices of the NGO continued. The women began to feel that they were a waste of their time and they were resentful that they were still being required to save even though they had to borrow in order to survive. Despite having their savings, the book keepers were reluctant to release the money because everyone's needs were so great that they would be unable to share it equitably.

Moreover, some of their husbands were now regretting that their wives had joined. Furthermore, some men encouraged the women to quarrel within their groups over the issue as they interfered with the groups' activities by continually assembling outside the meeting place, encouraging the women to fight among themselves. They also participated in the women's arguments whenever these arose (Leach and Sitaram 2002: 582). With the failing of

the women's enterprise, men became angry as they were forced to mortgage their houses to the NGO as a result of the escalating debts.

On the other hand, some were constantly nagging their wives, accusing them of having been gullible and knowing nothing about business. They were also critical of the NGO, accusing it of not keeping accounts properly and of exploiting women. The NGO had insisted that only women could be involved in the project, but now it wanted the men to sign over the houses to them because they were in the husbands' names (Leach and Sitaram 2002: 582). From this, it can be argued that the exclusion of men from the project undermined it from the beginning, despite their support in the early days. The women's involvement in the project also increased friction with female relatives who complained that they had to take on a greater share of the domestic chores (Leach and Sitaram 2002: 585).

Competition amongst group members

Even when projects succeed, conflicts can still occur. Competition becomes inevitable among the group members and this often precipitates conflicts. For example, a study carried out in *Indawo Yoxolo*, (Place of Peace) Cape Town, revealed that when group members excelled in their income generating projects, they tended to boast about their gains and engaging in gossip (Bähre 2007: 143). Therefore, it can be argued that when such activities begin to take place they become a breeding ground for conflicts in the SHGs.

Moreover, consumption as a status indicator was accompanied by envy, jealousy and dismay in the SHGs. In *Indawo Yoxolo*, consumption worked well as a means of distinction and thus, distinction was felt to be problematic, especially among people who were fairly close to one another. Consequently, to have a lot of possessions and to show off without shame was regarded as bragging (Bähre 2007: 143). Among the members of financial mutual, consumption was part of the social conflict and competition between members, relatives, colleagues at work and fellow members of the group (Bähre 2007: 165). Prestige and status can be seen as forms of inequality and therefore, have the potential to cause conflicts in the groups.

The concept of working together as a group to raise social capital is good; however, it has its disadvantages to the poor who invest in risky businesses. At *Zolani Club* in Cape Town, the financial obligations stemming from membership caused indebtedness and sleepless nights. Money and consumption were desirable, but also dangerous, because they emphasised the inequalities between people who nonetheless depended on each other and invested in intimate mutual relationships (Bähre 2007: 166). Rivalry among quasi-kin was a constant possibility and these relations meant that within the group, gossip and envy were just as likely as mutual support and understanding. It can be argued that although consumption made it possible to create bonds of friendship and feelings of self-worth, it simultaneously led to envy, jealousy and tensions among the interdependent group members. Consumption, therefore, could only temporarily and partially fulfil the women's hopes and dreams, as it allowed them to take a break from dealing with violence that was taking place in the outside world (Bähre 2007: 166).

The major challenge for the banks, issuing loans to members of the SHGs, is how to avoid unequal distribution of benefits. Kropp and Suran (2002: 42), assert that despite the spirit of solidarity, over time, the inequitable enjoyment of the benefits from the SHG programme may not be completely avoided. Thus, one member in an SHG may not be as successful as the next, when using the loan and this could create jealousy among group members. Moreover, there may be some buffering mechanisms practised inside the group, like delaying the prospering member's new (additional) loan until the others achieve the same standard. Therefore, this can be noted as one of the causes of conflicts in the SHGs. There are also other mechanisms like credit prioritisation and non-disbursal of a second loan to a member until every other interested member of the SHG takes a loan (Kropp and Suran 2002: 42).

Distrust was inevitably part of life because people were aware that relations encompassed good and evil. The ambivalent relations meant that trust could never be established completely and participants co-operated in financial mutual without completely trusting others, and even themselves (Bähre 2007: 172). Moreover, the act of giving consumer products and money could be an aggressive one since it forced fellow members to reciprocate with a counter gift of at least the same value, even if that person could not afford it. Therefore, the interdependencies that were established by giving and receiving created not

only friendship, solidarity and self-esteem, but also jealousy, rivalry and rumours of witchcraft (Bähre 2007: 173).

Hindrance from government

The most discussed grievance in Burdwan was that the government did not allow women to build up contacts and networks through one sort of activity, and then apply it to another activity (Lahiri-Dutt and Samanta 2006: 291). This is the principle of networking and empowerment; enabling someone to choose freely the next course of action. One participant felt that her initiative to educate Muslim women by teaching them at home and by delivering books, through building on her personal contacts as an extension worker, was thwarted when she was not permitted to form an SHG. She lamented that government officials did not acknowledge innovative initiatives and claimed that this deterred her from adopting flexible programmes to suit her specific target group (Lahiri-Dutt and Samanta 2006: 291).

People embroiled in conflict do not want to meet and may feel too angry, scared, distrusting or depressed to engage in any form of collaborative conflict resolution (Sandole *et al.* 2009: 215). In such instances trust building becomes a necessity so as to help the members of the group to overcome their fears, suspicions and wariness. This enables the parties involved to collaborate and try to resolve the issues at hand. However, with lack of trust, the groups tend to dissolve such that there is a great need in the SHGs to rebuild trust to ensure the sustainability of their projects.

In addition, it is believed that trust is the glue that holds a relationship together and if group members trust each other, they can work together to resolve the conflict (Deutsch, Coleman and Marcus 2006: 92). Failure to repay loans on time can be seen as a violation of trust and this can lead to a reduction in subsequent trust and cooperation within the groups. Moreover, it could be asserted that trust violations stifle mutual support and information sharing and these in turn de-motivate the members from participating or pooling their resources together to ensure the operation of the group (Deutsch, Coleman and Marcus 2006: 107).

As SHGs are about working together to find strategies to resolve socio-economic grievances women have within their communities, lack of communication limits skills and ideas that others have. This undermines creative problem solving because negative emotions limit cognitive functioning, resulting in a limited ability to think creatively. Moreover, negative emotions concomitant with relationship conflicts undermine the motivation to engage in creative problem solving within the group. Almost *et al.* (2010: 982), contend that such kind of incompatibilities precipitate negative emotions such as anxiety, mistrust, resentment, frustration and fear of being rejected by other team members.

3.3 Dealing with conflict

There are various conflict approaches used to resolve conflicts between conflicting parties. Ramsbotham, Woodhouse and Miall (2012: 17) highlight the following five approaches:

- Contending: being concerned about self and having low concern for other
- Yielding: this implies more concern for interests of other than self
- Withdrawal: to avoid and withdraw suggest low concern for both self and other
- Compromising: is to balance concern for, the interests of self and other, leading to search for accommodation and compromise
- Problem solving: high regard for the interests of both self and other. This implies strong assertion of one's own interests but equal awareness of the aspirations and needs of the other, generating energy to search for a creative problem-solving outcome.

Since conflict is part of human life, group members within the SHGs adopt general strategies or styles of conflict management so as to reduce or resolve the conflict. Almost *et al.* (2010: 984), assert that those using an agreeable style of conflict management are more likely to integrate one another's ideas through collaboration and try to satisfy the expectations of everyone, which makes their work environment less conflict-laden over time. On the other hand, individuals who use disagreeable style are likely to avoid the conflict altogether or focus on having only their own ideas and needs met, resulting in an unpleasant and strained

atmosphere. Studies have found that people working in groups with high levels of conflict were more likely to manage conflict through domination or avoidance rather than collaboration (Almost *et al.* 2010: 984). As a result of high levels of conflict, individuals are hesitant to become involved in an open discussion to resolve the situation. Instead, they are more likely to avoid discussing the situation altogether because of the fear of anxiety, or choose to dominate as a way of controlling the situation.

From the literature reviewed (see section 2.4), the studies focused mainly on members of groups coming from the same area who were monitoring each other to see how the loans were invested. Literature reviewed does not specifically point out cases where conflict took place and how it was resolved. More emphasis was placed on encouraging women to group up with people from the same village in order to monitor each other. Samanta (2009: 132) asserts that theoretic and experiential studies illustrate that people tried to examine each other's behavioural truthfulness and credit-worthiness with the aid of existing social networks—through development of social capital—before they tried to avert irresponsible and credit risky borrowers from joining the group.

Maintaining and building trust can be seen as fundamental factors in keeping the groups intact because SHGs are based mainly on principles of trust and mutual reciprocity. If such are tempered with, conflicts are likely to recur and this threatens the survival of the groups. Although literature deals with issues of trust and reciprocity (see Chapter 2.2.2), it does not explain clearly how trust and reciprocity may be continuously built and maintained so as to ensure the smooth operation of the SHGs. Therefore, maintaining and building trust within the group is fundamental so that members continue to take responsibility of their roles. At the same time, it cannot be denied that dealing with conflicts in the SHGs is not easy despite having identified the causes and ways of dealing with conflict.

The SHG concept encourages members to come from the same village so as to ensure its sustainability. Baland, Somanathan and Vandewalle (2008: 161-162), articulate that the presence of other SHGs in the same village also has a positive effect on the longevity of the groups. The reason being that the dense cluster of groups allows for the sharing of costs and

ideas and at the same time, instils members' the desire to survive, compete and be part of a larger network. Therefore, it can be posited that having so many groups within the same village ensures competition for the survival of each group so as to qualify for the second phase of the concept, which is, the CLA (Abda 2016).

The sustainability of the SHGs is fundamental if communities are to survive the threat posed by climate change and for their livelihood also. Samanta (2009: 133) articulates that the word sustainability in microfinance is defined as reiterating performance in the future; such durability needs a flexible organisation and a structure of motivations to sustain performance in spite of changes in the environment. It can be enunciated that informal cash administration groups are short-term plus have high mobility rates in their membership to maximise returns and safety. However, it can be argued that not much has been done to keep the groups intact and, the Project Offices and the Community Facilitators mainly train the groups on conflict resolution and problem solving. These trainings in most cases happen too late and are insufficient to enable the sustainability of the groups.

Group sustainability mainly depends on the active contribution of the members in upholding financial and organisational correction in the group. In other words, group sustainability is a stage where the group manages its investments, interior loaning, financial links, and book keeping without outside backing. It also signifies a point of achieving institutional, financial and administrative autonomy or independence of the group to meet the developing financial and non-financial necessities of its own members (Samanta 2009: 133). There are two levels of sustainability; institutional and financial sustainability. To achieve institutional sustainability, the groups need to self-reliantly manage and handle group activities. The members need be capable enough to resolve inner and outward glitches related with the group's functioning. There must be equality in the running of the group through selection and periodic rotation of leadership and decision-making power (Samanta 2009: 133).

The regularity of meetings and transparency in bookkeeping practices are fundamentals for the sustainability of the groups. Sustainability is moreover measured through the levels of the abilities and self-confidence of the group to approach indigenous organizations in order to mobilise the funds at its command. The financial sustainability of the group is evaluated through the aptitude of the group to meet its expenses through resources mobilised. The loan

portfolio of the group and well-timed repayment of the credit is also a key determinant of the fiscal sustainability of the group (Samanta 2009: 133-134).

There is a high rate of illiteracy among rural women. Being illiterate also affects women in the functioning of their SHGs as accounting skills are a necessity to ensure sustainability and transparency of the group. Baland, Somanathan and Vandewalle (2008: 161), elucidates that the maximum level of education in the group is important for its survival as some educated members are needed to facilitate transactions and ensure that group accounts are accurate. Therefore, without such people who could facilitate the transactions, the groups run the risk of malfunctioning and this threatens their survival.

The sustainability of SHGs is also threatened by the western ideas which fail to take into consideration the ways in which rural people operate within their communities. Lahiri-Dutt and Samanta (2006: 285), contend that the success of the group approach in rural microfinance, among women, has inspired the tendency to look at all networking as essentially good and desirable in rural community development; without acknowledging the entrenched caste, ethnic, class and religious hierarchies that lead to diversities among women. From this it can be observed that government and NGO schemes tend to be influenced by concepts and models that have been successful elsewhere, but do not take into account the diversities of situations at a local level. Thus, this can be noted as one of the factors that leads to the collapse of the programmes as they fail to consider the local contexts of the rural women.

Avoidance is a common response to conflict and it often leads group members to want to isolate themselves from others. This reduces interactions in the SHGs as some may decide not to attend the weekly meetings or to contribute their weekly savings. If interactions are reduced, information exchange is also reduced at the same time, because women gain more information about socio-economic issues during the weekly meetings (Langfred and Moye 2014: 33).

3.4 Conclusion

As a point of departure, this chapter reviewed literature on three main topics. Firstly, it examined the nature and extent of conflicts in general. Secondly, the causes and consequences of conflicts in the groups were examined. Thirdly, the attempts that have been made to reduce conflicts within groups were examined through a range of contexts. From the literature reviewed, it can be noted that conflict is inevitable and that there are many contributing factors leading to conflicts and collapse of groups. Therefore, a lot has to be done to assist women work together so as to ensure the sustainability of their groups.

Chapter four: Research methodology

4.0 Introduction

This chapter presents the research design, data collection methods, and the analytical techniques that were used in the analysis of the data. The first objective of the study (see section 1.5) was to work with rural women SHGs, in Matetsi community with NCD and the traditional leaders in Matetsi ward and to explore the operations and the outcomes of the SHGs from 2013. Since the introduction of SHGs in Zimbabwe by *Kindernothilfe* in 2013, nothing has been done to assess their impact on rural communities and especially on women. Therefore, this research had to document the operations and outcomes of rural women SHGs in Hwange District since 2013, focusing mainly on Matetsi ward, where they were first introduced by the implementing partner, NCD.

Secondly, the research sought to explore the nature, causes, extent and consequences of conflicts within the SHGs in Matetsi ward to appreciate the programmes introduced in Hwange District to empower rural women, and to include them in the development process also. The researcher noted that more emphasis was placed on meeting the targets set by the donors while the sustainability of those groups remained vulnerable. Moreover, conflicts are inevitable and working as a group does not make members immune to conflict. Hence, the researcher sought to explore the causes of the conflicts in the SHGs and how they affect the sustainability of the groups.

Thirdly, the researcher sought to review attempts made to keep SHGs intact and enhance their effectiveness. More focus was on the PO, CFs and traditional leaders as they were the ones who played a pivotal role in settling disputes and resolving conflicts within the groups and the community as a whole.

Fourthly, the researcher, with an action group from the respondents, designed a strategy for SHGs to repay the loans owed as these were identified as the major cause of conflicts within the groups. This involved taking action to resolve the problems faced by the groups. Originally, the idea was to design a training programme on conflict resolution skills, but, participants realised that their main cause of conflict—the non-repayment of loans—did not require training but to find a way of paying back the money, if they were to ensure the peaceful operation of the groups.

4.1 Research design

The research followed a qualitative research approach that ensured that the various components of the study were brought together to address the research. For the purposes of this study, a qualitative research approach was adopted so as to capture the experiences of rural women's SHGs through testimonials, focus group discussions, minute books and face to face interviews. The qualitative research approach was divided into two phases. The first phase was exploratory in nature so as to meet objectives one to three of the research. The second phase was action research so as to meet objective four of the study. The research was conducted with eight SHGs that were formed in 2013 in Matetsi ward, to explore the operations and outcomes of the groups. The older groups were chosen for the study because they offered the researcher an opportunity to attain information as they had a lot experience with the SHG concept and had knowledge of the causes and consequences of the conflicts in their groups.

The research approach adopted enabled the researcher to explore the outcomes of the SHGs and as well as the causes and consequences of conflicts within the groups in Hwange District. Research methodology refers to the methods, techniques, and procedures that are employed in the process of implementing the research design or research plan (Babbie and Mouton 2001: 104). This study used a qualitative approach as mode of inquiry. According to Denzin and Lincoln (2005: 3),

Qualitative research is a situated activity that locates the observer in the world. It consists of a set of interpretive, material practices that makes the world visible.

These practices turn the world into a series of representations including field notes, interviews, conversations, photographs, recordings and memos to the self.

The qualitative research approach was considered appropriate because the researcher wanted to know the operations and outcomes of the SHGs as well as the causes of conflicts within the groups and how they affect the sustainability of the SHGs.

The researcher also used background information of the SHGs from their minute books as from September 2013 when the concept was introduced in the area. The purpose of doing this was to obtain background information which was common to all the groups. This assisted in building background information of the operations of the SHGs, such as group composition, frequency of meetings, and amount of saving per member, training modules covered and group activities. The information was collected with the assistance of the CFs from NCD and the bookkeepers from the existing groups.

Since this was action research, the researcher worked closely with the CFs because they had worked with the groups since their formation in 2013 and had knowledge of the operations of the groups. Interviews were conducted with three male traditional leaders, the PO and CFs so as to gain a better understanding of the operations and outcomes of the SHGs. Further, to understand the causes of conflicts in the groups and how these had been dealt with in promoting peace in the SHGs.

Phase One: Exploratory Research

Since the SHG concept was introduced in 2013, not much had been done to assess the outcomes of the approach in the lives of rural women. Therefore, this gap led the researcher to use the exploratory research approach to meet objects one to three of the research study so as to document the operations and outcomes of the groups in Hwange district. Salkind (2010: 15) asserts that exploratory studies are used to determine whether a relationship exists among several variables under scrutiny. On the other hand, Davies (2006) posits that exploratory research is a methodological approach that is primarily concerned with discovery. Hence, this

research approach helped to discover the outcomes of the SHGs and the ways in which Matetsi community and NCD had adapted to keep the groups intact. This enabled the researcher and the community to come up with mechanisms that were founded on the tenets of conflict transformation to help with the sustainability of the groups.

Phase Two: Action Research

To meet objective four of designing and implementing a training programme for the SHGs to reduce conflicts within the groups, action research was used as the design of the study. Hart (1996: 454) has asserted that action research is problem-focused, context specific, participative, involves a change intervention geared to improvement and a process based on a continuous interaction between research, action, reflection and evaluation. On the other hand, Reason and Bradbury (2001a: 1) defined action research as “a participatory, democratic process concerned with developing practical knowing in the pursuit of worthwhile human purposes, grounded in a participatory worldview which we believe is emerging at this historical moment”. Action research is founded on the equal participation of both the researcher and the affected community. Therefore, the researcher and the selected participants from Matetsi ward worked together to find strategies that helped to resolve some of the problems encountered by the community.

The action research approach was adopted as it did not only discover the problems in the communities but more importantly, allowed the researcher and the affected community to design and implement programmes that addressed the existing problems. Reason and Bradbury (2001a: 1) further suggest that action research seeks to bring together action and reflection, theory and practice, in participation with others, in the pursuit of practical solutions to issues of pressing concern to people, and more generally, the flourishing of individual persons and their communities.

The research found the existence of conflicts in the groups. This allowed the researcher and the participants to examine how the SHGs were introduced and to involve the village heads

so as to tap into the indigenous conflict resolution systems within their communities. Stringer (2013) postulates that it is important to provide people with the support and the resources to do things in ways that will suit their own cultural context and styles. Thus, the participants played a pivotal role in identifying the issues that affected their lives as they understood them better and knew the extent to which the problems affected their lives and the community as a whole. The study used action research as its approach because this research had hoped to offer the respondents an opportunity not only to reflect on their problems but to attempt to transform them too. The researcher chose action research because the intention was not only to inquire about the topic, but to devise actions that might possibly bring peace and sustainability to the groups affected by conflicts, as well.

4.2 Research methodology

The research adopted was qualitative because it explored the outcomes of the SHGs and the causes of conflicts in the groups. Research methodology refers to the methods, techniques, and procedures that are employed in the process of implementing the research design or research plan (Babbie and Mouton 2001: 104). The research approach also describes how the researcher answered the research questions using various methods and at the same time, justifying why those techniques were used. The research involved studying rural women in the natural setting of their SHGs, trying to understand their experiences in the groups in order to appreciate the meaning of the situations they had encountered. It can be noted that some researchers have also focused on key aspects of methodology as the defining characteristics of qualitative research (Patton 2005; Denzin and Lincoln 2009). On the other hand, some scholars define qualitative research in terms of what it is not, for example, Strauss and Corbin (1990) delineate qualitative research as any research not primarily based on counting or quantifying empirical material.

In addition, the qualitative research approach was preferred because it is action and process oriented and sought to understand the socio-economic context in which the participants are located (Babbie and Mouton 2001). Ritchie et al. (2013: 5) posit that qualitative methods are used to address research questions that require explanation or understanding of social

phenomena and their contexts. This research approach was chosen because an in-depth exploration was necessary in order to understand the experiences of women in the case study and as well as how their decisions were informed. Moreover, it was well suited to the exploring of complex issues and to studying processes that occur over time.

The approach was used because it helped the researcher to understand the context in which the rural women SHGs' problems occur. This was supported by the point that qualitative research uses a naturalistic approach that seeks to understand phenomena in context-specific settings, such as "real world setting where the researcher does not attempt to manipulate the phenomenon of interest" (Patton 2005: 39).

According to Creswell (2013: 2), qualitative research is defined as "an inquiry process of understanding a social or human problem, based on building a complex holistic picture, formed with words, reporting detailed views of informants, and conducted in a natural setting". The qualitative data collection method enabled the researcher to spend time with participants so as to develop a deeper understanding of their social action, behaviour and attitudes. Moreover, it enabled the researcher to get closer to the participants, which Weber (1949), refers to as *Verstehen*.

Qualitative research, broadly defined, means "any kind of research that produces findings not arrived at by means of statistical procedures or other means of quantification" (Strauss and Corbin 1990: 17). This kind of research produces findings derived from real-world settings where the "phenomenon of interest unfolds naturally" (Patton 2005: 39). Unlike quantitative researchers who seek causal determination, prediction, and generalisation of findings, qualitative researchers seek instead, illumination, understanding, and extrapolation of similar situations (Hoepfl 1997). It is for this reason that the researcher chose qualitative research, as the methodology goes deeper into building relationships with participants through spending time with them and trying to understand their situations. This led to the devising of strategies that helped to resolve some of the problems by the end of the study.

In any qualitative research, the aim is to "engage in research that probes for deeper understanding rather than examining surface features" (Golafshani 2003: 603). Qualitative research seeks depth over breadth and attempts to learn subtle nuances of life experiences as opposed to aggregate evidence (Ambert et al. 1995). Qualitative research is contextual and subjective as opposed to being generalizable and objective (Whittemore, Chase and Mandle 2001: 524). Therefore, qualitative research was the best approach to adopt for this research so as to understand the outcomes of the SHGs and the causes and consequences of conflict among the members in Matetsi ward.

4.3 Population

Babbie (2013: 134) defines population as a group or collection that the researcher is interested in generalising about, that is, a group from where the sample is selected. In addition, Gray (2014: 688) asserts that population is the totality of people, organisations, objects or occurrences from which the sample is drawn. In this case, the researcher's study population was rural women's SHGs in Matetsi ward, traditional leaders, men from Matetsi community, CFs and PO from NCD. The researcher worked with women who had been part of the groups since 2013 and those who were once members, because they had the knowledge on how the groups operate and how they had assisted in their survival and that of the community as a whole.

Traditional leaders were part of the study population and only three voluntarily (one from Lubangwe village and two from Masikili village) took part in the interviews for data collection as they play a pivotal role in conflict resolution in their communities. This helped the researcher to tap into indigenous knowledge systems in order to assist the women to resolve their problem using locally available resources. Traditional leaders play a pivotal role in resolving community-based conflicts. Within the SHGs, in Lubangwe village they only advised but it was up to women on how best they resolve their challenges. As the gatekeepers, the researcher also sought to explore the outcomes of the SHGs from their own point of views, drawing on the outcomes they have witnessed within their villages.

The CFs were included in the study as they helped the researcher with the mobilisation of the groups since they were part of the community. The POs were included because they were the

implementing partner in the introduction of the SHG concept in 2013. In addition, the PO and the CFs played a fundamental role in offering training for the groups to enable their sustainability. Therefore, their input was of great value as they were aware of the activities of the groups and in some cases, had tried to resolve the conflicts in the groups.

In addition, men were also part of data collection process as the researcher sought to discover the outcomes of the SHGs as they indirectly benefitted from them through their wives who were part of the groups. It should be noted that men were not part of any SHGs, however, were included in the focus groups discussions so as to discover the outcomes of the SHGs within Matetsi ward.

4.4 Profile of the respondents

The participants in the study were from Victoria Falls, Lubangwe and Masikili villages in Matetsi ward, Hwange District and they were twenty-six in total. Traditionally, women are discouraged from taking up any responsibility other than that of a housewife. However, this has changed dramatically as there is positive change of attitude and orientation in these villages. The findings reveal that the groups are reaching out to the underprivileged rural communities with community-based credit institutions. For the purposes of confidentiality, the researcher used pseudonyms to identify the participants. Women are denoted as WR1 and following, while the men are MR1 and following. The following table gives the characteristics of the respondents that took part in the research:

Table 4. 1: Selected characteristics of women and men interviewed and those who took part in the focus group discussions.

No.	Name	Age	Education	Status	Income
1	WRI	28	Secondary education	Single	NGO
2	WR2	29	Secondary education	Married	SHG
3	WR3	55	None	Married	SHG
4	WR4	63	Primary education	Window	SHG

5	WR5	47	Secondary education	Married	SHG
6	WR6	42	Secondary education	Married	SHG
7	WR7	33	Secondary education	Married	SHG
8	WR8	41	Primary education	Widow	SHG
9	WR9	56	Primary education	Married	SHG
10	WR10	52	Primary education	Married	SHG
11	WR11	54	Primary education	Widow	Chicken business
12	WR12	46	None	Married	SHG
13	WR13	51	Secondary education	Married	Farming
14	WR14	49	Primary education	Married	SHG
15	WR15	55	Primary education	Married	Farming
16	WR16	57	Primary education	Widow	SHG
17	MR1	34	Primary education	Married	Farming
18	MR2	34	Secondary education	Married	Farming
19	MR3	35	Primary education	Married	Brick moulding
20	MR4	40	Secondary education	Married	Building
21	MR5	37	Primary education	Married	Farming
22	MR6	36	Primary education	Married	Farming
23	MR7	36	Tertiary education	Married	NGO
24	MR8	59	Secondary education	Married	Farming
25	MR9	47	Primary education	Married	Farming
26	MR10	63	Primary education	Married	Farming

From the profile of the respondents, it can be noted that the SHGs attracted older women compared to the younger ones. It could be said that in the Matetsi community, young women have a tendency of lagging behind in taking part in projects that are meant to help them develop. Moreover, even though there are young women within the community, they are unlikely to join the groups as they often assume that these are meant for older people. This is confirmed by the fact that many women were between the ages of 40 and 59 while there were only three who are in their 20s and 30s.

A large proportion of the women participants come from very poor families and mostly depend on male figures in their households. Therefore, from a sociological point of view, the results from the interviews, testimonials and focus group discussions revealed that participants were from the lowest socio-economic status. This showed the researcher that emancipation was happening from the bottom, a welcome phenomenon in civic societies.

Most of the participants were married women; 11 were married, four were widows and only one was a single woman (see Table 4.1). Generally, married women in Zimbabwe used to face multiple problems when they wanted to take jobs to supplement their family incomes. With the decline of the extended family system and the emergence of more nuclear oriented families, and the continuous increase in the cost of living, it is now more socially acceptable for women to engage in economic activities. The question that needs to be asked is would these women have been involved, were it not for the encouragement they received from the SHGs? The SHGs, indeed, play a vital role as a motivator for rural women to take part in development projects and at the same time gives them the leeway to be involved in economic activities to supplement the family income. Also, widows have taken an active role in the SHGs as their source of income and to ensure the sustainability of their families.

The majority of the women participants were literate with primary and secondary education. Education in general, is an important asset to women in the SHGs, as it helps them to gain the knowledge required to use credit and start businesses. However, most of the participants' education levels were very low, since only eight attained primary educations, while six attained secondary educations and two were not educated at all (see Table 4.1 above). Even where women did go to school, some ended at primary level and at the lowest grade. While those who went to secondary school, also ended at the lowest form and most did not finish

secondary education. The low level of education amongst the women posed challenges in bookkeeping, as some could not record their transactions properly.

A total of ten men took part in the research and these had different levels of education. Only six had pursued their studies to primary level. Three had managed to attend up to secondary level, while one had managed to reach tertiary level (see Table 4.1 above). From this, it can be noted that most rural communities face the challenge of attaining enough education due to high levels of poverty and lack of resources, while, education paves a way for them to attain better positions in the society.

The respondents' profile shows that most men depend on agriculture as their source of income. While on the other hand, women have embraced the SHG concept and it has become their source of income. This showed a paradigm shift taking place in rural areas where women no longer just sit and wait for their husbands' incomes, but now also participate in the SHGs so as to assist their husbands by supplementing the household income.

4.5 Sampling technique

Sampling is the process of selecting samples for the research (Leedy and Ormrod 2010: 146). Gray (2014: 690) posits that a sample population is a set of individuals selected from the parent population for a research study. Therefore, in this instance, the parent population was Hwange district and SHG rural women, men, CFs, PO and traditional leaders who were selected from the district so as to meet the objectives of the study. The sample population was twenty-six in total with sixteen women from the SHGs participated in focus group discussions, three male traditional leaders participated in interviews, one male PO was interviewed and six men from Masikili village participated in the focus group discussions. Each SHG was represented by two women so as to attain all the information concerning their operations and the outcomes of the groups.

In an effort to understand the traditional means of handling conflicts in their communities, three traditional leaders were part of the study. Moreover, they shed light on how the issues of the non-repayment of loans were affecting the whole community. Part of the sample population also included six men who were randomly selected. These helped in unpacking and clarifying some of the causes of the conflicts which threatened the survival of the groups.

With the establishment of the SHGs in Hwange district, CFs became a necessity for programme mobilisation and capacitating of the newly formed SHGs on topics like the roles of SHG members, record keeping, basic business skills, conflict resolution and problem solving, to mention but a few. Two female CFs, one from Lubangwe village and the other from Masikili village were part of the sample population since they worked with and lived amongst the group members. On the other hand, the PO of the SHGs was part of the research as he possessed knowledge of the causes of conflicts and how they had tried to resolve them to ensure the sustainability of the groups.

From the sample population, twelve participants constituted the action research group, however, the number dropped to eight due to some commitments of some participants. The action group was randomly selected and had representatives from all the eight SHGs and their presence had an impact as they sought an intervention to ensure the survival of the groups. Together with the researcher, undertook the development, implementation and the evaluation of the programme specifically focusing on loan repayments as a way of reducing conflicts in the groups. Therefore, the action research group helped in meeting Objective four, to curb the research problem and to ensure the sustainability of the groups.

The study took place in Hwange District, with more focus in Matetsi ward as the SHG concept was first introduced in Lubangwe and Masikili villages. The SHG concept was promoted in Zimbabwe in 2013 by KNH, a German donor agency working with thirteen partner organisations. In Hwange District, the SHG concept was promoted and coordinated by NCD, which is based in Victoria Falls, on behalf of KNH from 2013. With eight functioning groups in 2013 in Matetsi ward, the NCD extended the concept to other wards of which by 2014, it had twenty-four SHGs in Matetsi, Sidinda and Jambezi wards. However, it was noted that along the way, some of the groups collapsed, hence the researcher sought to find out the factors that threatened the survival and sustainability of the SHGs so as to devise, together with the Matetsi community, a remedy that promoted peaceful co-existence within the SHG members.

The non-probability sampling method was used in this study as it was purely qualitative in nature. De Vos (2002) postulates that non-probability sampling is based entirely on the judgement of the researcher, in that, the sample is composed of the elements that contain the most characteristic, representative or typical attributes of the population. Non-probability sampling was appropriate as it was used as a representative of the population being studied. Moreover, being qualitative research in nature, the researcher did not want to generalize and had to select respondents who helped in generating robust, rich and deep levels of understanding of the outcomes and causes of conflicts within the groups. Moreover, the participants which were drawn from Matetsi ward possessed the relevant characteristics as they had lived in circumstances relevant to the phenomenon studied. Ritchie *et al.* (2013: 78) posited that in non-probability sampling, the sample is not intended to be statistically representative. The chances of selection for each element are unknown instead; the characteristics of the population are used as the basis of the selection. It is this feature that made the sampling method to suit the research study.

Purposive sampling technique was used for the study as the individuals shared common experiences such that detailed patterns of meaning and relationships were identified. Babbie (2015: 204) defines purposive sampling as a type of non-probability sampling in which the units to be observed are selected on the basis of the researcher's judgement about which ones will be most useful or representative. In this approach, the selection of participants, settings or other sampling units, is criterion based or purposive (Mason 2002; Patton 2005). This technique was adopted as the sample units were selected because they had particular features which enabled detailed exploration and understanding of the central themes which the researcher sought to study. Choosing the sample unit with a purpose enabled the researcher to ensure that all key areas of relevance to the subject matter were covered. In addition, Ritchie *et al.* (2013: 79) postulates that purposive sampling ensures diversity so that the impact of the characteristic concerned can be explored.

Furthermore, purposive sampling explains the technique used to identify interviewees or people who are familiar with the subject matter and who are also willing to participate and to share their knowledge (Tongco 2007: 147). The bias contained within purposive sampling adds to its efficiency, and use of this sampling method also ensures, to some degree, the quality of the data (Tongco 2007: 147). Non-probability purposive sampling was adopted to ensure that old SHGs established in 2013 assisted in addressing the objectives of the study. For the purposes of this study, it was necessary to select a sample that lived or was still living

in circumstances relevant to the phenomenon being studied so as to meet the objectives of the study (Mays and Pope 1995: 110). With purposive sampling, the group selected was used to fulfil the specific purpose of the research and also add more value to the research.

The SHGs in Hwange District were selected because they assisted in the exploration of the outcomes of the SHGs within their communities and also in answering the research problem about the factors that threaten the survival of the SHGs. The SHGs that were part of this study were all located in Matetsi ward but in different villages, namely Masikili and Lubangwe villages and had been operational since September 2013. They were selected on the basis that they were the first and oldest groups that were formed when the SHG concept was introduced in Hwange District. The purpose of the study was to investigate their operations and outcomes, the causes of conflicts between the groups and what had been done to keep them intact. For the purposes of this study, the selection of the interviewees was based on their participation and experience in SHGs; the role played by the PO and CFs in training and resolving conflicts in the groups, the role played by traditional leaders in settling disputes within communities and the direct and indirect outcomes of the SHG concept on men within Matetsi community.

A sample of eight SHGs was chosen to ensure that a bigger pool of respondents was available from whom sufficient information could be collected and verified in order to answer the research question. Having more than one SHG allowed for comparison to be made across a wider spectrum of groups to ensure the veracity of the findings. The introduction of the SHG concept in Zimbabwe paved a way for the study that ensured that any generations drawn were considered probable. Therefore the participants were selected on the basis that they were considered to be typical of the wider population of Hwange District (Gray 2014: 689).

4.6 Data collection methods

Both primary and secondary data sources were used for the study. Primary data was generated through focus group discussions and semi-structured interviews. Secondary data sources included testimonials that were collected and kept by NCD from the members of the

SHGs. Data from interviews and focus group discussions were collected, with the consent of the participants, using a voice recorder. The researcher also used a notepad to write field notes. All the data collected was transcribed and assigned codes.

4.6.1 Focus group discussions

Focus group discussions (FGDs) were used as the first data collection method for the study (see Appendix 5.1 and 5.2). Ritchie *et al.* (2013: 37) assert that FGDs provide a social context for research, and thus an opportunity to explore how people think and talk about a topic, how their ideas are shaped, generated or moderated through conversation with others. The FGDs were chosen because they allowed the participants to hear the experiences of others and also provided a platform for reflection and refinement which deepened their insights into their own circumstances, behaviour and attitudes. Moreover, they also provided an opportunity for direct and explicit discussion of differences as they emerged in the group.

In data collection, the researcher started with FGDs. Ritchie *et al.* (2013: 38), assert that focus groups can be used as an initial stage to raise and begin to explore relevant issues which will then be taken forward through in-depth interviews or might be used after in-depth interviews to discuss the issues at a more strategic level. They further posit that focus groups benefit from some diversity in group composition, but it is usually helpful to have some commonality between people in relation to the research topic or in the socio-demographic characteristics which are most relevant to it (Ritchie *et al.* (2013: 59). In this instance, focus group discussions were used as an initial stage to raise and begin to explore relevant issues which were then be taken forward through semi-structured interviews.

4.6.2 Semi-structured interviews

Individual semi-structured interviews were held using an interview guide which was designed after the focus group discussions had taken place (see Appendix 15 and 16). The interviews individualised the significant matters which arose from the focus group discussions. According to Frey and Oishi (1995) an interview can be defined as a purposeful conversation in which one person asks prepared questions (interviewer) and another answers them

(respondent). By using interviews as a data collection tool, the researcher was able to ask questions to gather the information that was sought. To achieve the objectives of the study, the researcher used face-to-face semi-structured interviews to collect data from the participants. This gave the researcher an opportunity to know people quite intimately so as to understand how they thought and felt (Kelly 2006). The interviews made use of an open ended interview guide that had guiding questions and probing was used. Interviews were useful as they helped to provide an in-depth understanding of the issues under discussion. In addition, it helped the researcher to understand the thoughts and perceptions of interviewees and also provided a human element to what was generally impersonal data. However, the transcription was very time-consuming and labour intensive to carry out.

The purpose of interviewing was not to get answers to questions, nor to test hypotheses, and to evaluate, as the term is normally used. At the root of the interviews was an interest to understand the lived experiences of rural women in SHGs and the meaning they make of those experiences (Seidman 2013: 9). Interviewing provided access to the context of people's behaviour and thereby providing a way for the researcher to understand the meaning of that behaviour (Seidman 2013: 10). Interviewing allowed the researcher to put behaviour in context and provide access to the understanding of the participants' actions which precipitated conflicts in the groups.

4.6.3 Testimonials

As part of data collection, the researcher made use of the testimonials compiled by NCD since 2013. The testimonials kept, included personal stories of rural SHG members on how being part of the SHGs had transformed their lives. The researcher collected other testimonials from women during data collection field work. Therefore, from these testimonials, the researcher was able to collect data on the outcomes of the SHGs and it enabled her to meet Objective one of the research study.

4.6.4 Minute books

Minute books are fundamental in the weekly running of the SHGs. According to the Kindernolthilfe (2008: 24), the minute book, also known as the Master book, contains the attendance register, minutes of the meetings, records all financial transactions, training register, group goals, results of the goals grading process, and the group's action plans. It should be noted that even if all the group members are illiterate, they are encouraged to maintain records and they may be assisted by school children or any member of the community they trust.

This information in the minute books (see Appendix 17) helped the researcher to understand how the groups function, where they started from and their vision. This helped in meeting objective one (see section 1.5) about the operations and outcomes of the SHGs in Matetsi ward. Moreover, the researcher used their Individual Pass Books (IPBs), as each member had one, which recorded every financial transaction taking place (saving, loan, loan repayment etc.). In some groups, members have IPBs which contain not only financial transactions but also the admission sheet, containing the individual member's information (socio-demographic information) and her individual goals. The goals can help her monitor and reflect on improvements in her own, and her family's living conditions (Kindernolthilfe 2008: 24).

4.7 Pilot study/ pretesting

Pretesting was vital in conducting the research as it allowed the researcher to identify potential problems, with data collection protocols, prior to fielding the study. This was imperative as potentially costly mistakes were identified and remedied during this phase. The term pilot study is used in two different ways in social science research. It refers to the so-called feasibility studies, which are "small scale versions, or trial runs, done in preparation for the major study" (van Teijlingen and Hundley 2001). One of the advantages of conducting a pilot study was that it gave advance warning about where the main research project could fail, where research protocols might not be followed, or whether proposed methods or instruments were inappropriate or too complicated (van Teijlingen and Hundley 2001). In the words of De Vaus and de Vaus (2001: 54) "Do not take the risk. Pilot test first." These were important reasons for undertaking a pilot (van Teijlingen and Hundley 2001).

One focus group discussion consisting of six female participants and three semi-structured interviews were held with men from Matetsi community to discuss the issues that were raised in some large-scale focus group discussions. However, participants who took part in the pretesting were not included in the final stage of data collection. The pilot helped in identifying practical problems in following the research procedure and at the same time, it uncovered local politics and problems that could have affected the research process (van Teijlingen and Hundley 2001).

In pilot studies, investigators give their research method a “test run” by piloting their means for collecting and analysing data on a small sample of participants with the same or similar inclusion criteria as would be the case in the main study. In this “dress rehearsal” researchers run through their study in an abbreviated form and make adjustments based upon the performance of the method. Data collected and analysed during pilot studies was typically not included in the body of data generated in the main part of the study (Chenail 2011: 257). It was acknowledged that pilot studies also have a number of limitations. These include the possibility of making inaccurate predictions or assumptions on the basis of pilot data and problems arising from contamination (van Teijlingen and Hundley 2001). Moreover, the researcher understood that completing a pilot study successful was not a guarantee of the success of the full-scale study.

4.8 Data analysis

Qualitative data analysis was used to analyse the data collected from the interviews, testimonials and focus group discussions. Gray (2014: 602) defines qualitative analysis as “a rigorous and logical process through which data are given meaning”. Babbie (2013: 394) adds that qualitative analysis is “the non-numerical examination and interpretation of observations, for the purpose of discovering underlying meanings and patterns of relationships”. Qualitative data analysis was used because it provided rich descriptions and explanations that demonstrated the chronological flow of events, as well as often, leading to serendipitous findings (Gray 2014: 602).

Thematic analysis was used to interpret the data collected. David and Sutton (2011: 365) asserted that thematic analysis is a form of qualitative content analysis which gives strong emphasis to the need to spend a considerable time with data, working out what themes actually emerge from the data rather than can be imposed upon it from the researcher's own beliefs. Moreover, it provided a means of organising and summarising the findings from a large body of research. Gray (2014: 609) postulates that a theme captures something important about the data in relation to the research question and represents a level of patterned response or meaning in the data.

In addition, Braun and Clarke (2006)) distinguish between inductive and theoretical thematic analysis. Inductive approach means that the themes emerge from the data themselves; they are data driven. In contrast, a theoretical thematic analysis emerges from the researcher's theoretical stance and may provide a detailed analysis of some aspect of the data. In this instance, the researcher used inductive thematic analysis since the researcher sought to spend a considerable time with the data, working out what themes actually emerged from the data rather than imposing from own beliefs (David and Sutton 2011: 365).

4.9 Ethical considerations

The research study followed the Durban University of Technology's research ethics guidelines. In addition, a gatekeeper's letter from NCD, Matetsi Ward Councillor and village heads were sought (see Appendix 8), after ethical clearance for the study was given by the University. In any research study, ethical issues relating to protection of the participants are of vital concern (Marshall and Rossman 2006). As a social science researcher, the researcher was responsible for both informing and protecting respondents. The research process involved enlisting voluntary cooperation, and it was a basic premise that participants were informed about the study's purpose. The central issue with respect to protecting participants was the ways in which the information was treated (Bloomberg and Volpe 2012: 36). Participants were informed about the purpose of the research and participation was voluntary and they signed consent forms to that effect. The researcher was mindful not to pressure anyone to speak or do anything they were not comfortable with. The participants were responsible for formulating the ground rules that governed the research process.

Informed consent remained a priority throughout the study. Ritchie et al. (2013: 66-67) posit that members' informed consent to participate must be sought, by providing them with information about the purpose of the study, the funder, who the research team is, how the data will be used, and what participation will require of them (see Appendix 1, 2 and 3). Written consent to voluntarily proceed with the study was received from each participant. Second, participants' rights and interests were considered to be of primary importance when choices were made regarding the reporting and dissemination of data. The researcher was committed to keeping the names and/or other significant identity characteristics, of the sample organisations confidential. Cautionary measures were taken to secure the storage of research-related records and data, and nobody other than the researcher had access to this material.

Moreover, anonymity and confidentiality were ensured throughout the research. Israel and Hay (2006) assert that anonymity enables the researcher to protect the research participants, develop a trust with them and promote the integrity of the research. It also assists to guard against misconduct and impropriety, which might reflect on the organisations or institutions, and cope with new, challenging problems. Therefore, pseudonyms were used during data collection so as to protect the participants' identity. As Babbie and Mouton (2001) state, the protection of the subjects' identities and well-being should be of primary consideration. On the other hand, permission to record the interviews and focus group discussions was sought from the participants. Hence, no recording took place without the participants' permission.

Confidentiality was also considered. Ritchie et al. (2013) define confidentiality, as avoiding attribution (if comments are linked to a name or a specific role) and indirect reference (by reference to a collection of characteristics that might identify an individual or small group). Without ensuring confidentiality, one may compromise the extent to which contextual detail can be given in reporting specific comments.

4.10 Validity and reliability

Gray (2014: 692) defines validity as the degree to which data in a research study are accurate and credible. Therefore, it was important to check the accuracy of the findings of the research. In addition, validity determines whether the research truly measures that which it was intended to measure or how truthful the research results are (Golafshani 2003: 599). Some qualitative researchers argue that the term validity is not applicable to qualitative research. However, despite the arguments, there was a great need for some kind of qualifying check or measure to gauge the veracity of the research. For example, Creswell and Miller (2000) suggest that validity is affected by the researcher's perception of validity in the study and his or her choice of paradigm assumption. As a result, many researchers have developed their own concepts of validity and have often generated or adopted what they consider to be more appropriate terms, such as, quality, rigor and trustworthiness (Guba and Lincoln 1994; Davies and Dodd 2002).

Reliability refers to the stability of findings, whereas, validity represents the truthfulness of findings (Whittemore, Chase and Mandle 2001: 523). Joppe (2000: 1) defines reliability as the extent to which results are consistent over time, and so an accurate representation of the total population under study is referred to as reliability. If the results of the study can be reproduced under a similar methodology, then the research instrument is considered to be reliable. Reliability and validity are conceptualised as trustworthiness, rigor and quality in the qualitative paradigm. It is also through this association that validity and reliability of a research could be affected by the researcher's views on the subject matter (Denzin and Lincoln 2009).

Various scholars have argued over the relevance of validity and reliability in qualitative research. According to Stenbacka (2001: 552), the concept of reliability is misleading in qualitative research. In contrast, Stenbacka (2001: 552) argues that since reliability concerns measurements, then it has no relevance in qualitative research. She adds that reliability is irrelevant in the judgement of the quality of qualitative research. Therefore, if it is used, then the "consequence is rather that the study is no good". However, Merriam (1995: 51) argues

that rigor is needed in all kinds of research to ensure that findings can be trusted and believed. In assessing the trustworthiness of qualitative research, it is important to back up and ask what kinds of questions or problems qualitative research is designed to address.

Reliability is concerned with the question of the extent to which one's findings can be found again. That is, if the inquiry was replicated, would the finding be the same? The more times the findings of the study can be replicated, the more stable or reliable the phenomenon is thought to be (Merriam 1995: 55). Instead of reliability, one can strive for what Guba and Lincoln (1994: 288) call "dependability" or "consistency". The real question for qualitative researchers, they suggest, is not whether the results of one study are the same as the results of a second or third study, but whether the results of a study are consistent with the data collected.

The following strategies were used to strengthen the validity and reliability of my research:

Triangulation

Triangulation entails the use of multiple methods of data collection, in particular, as well as other forms of triangulation. This can lead to dependability or consistency (Merriam 1995: 56). Triangulation involves the use of different methods and sources to check the integrity of, or extent of inferences drawn from the data (Ritchie *et al.* 2013: 43). In this instance, the researcher used focus group discussions, semi-structured interviews and testimonials for triangulating purposes, to ensure the validity and reliability of the research. Triangulation has been widely adopted and developed by qualitative researchers as a means of investigating the 'convergence' of both the data and the conclusions derived from them (Denzin and Lincoln 2009). Triangulation is a means of improving the validity and reliability of research or evaluation of findings (Golafshani 2003: 602). Mathison (1988: 13) elaborates that triangulation has raised an important methodological issue in naturalistic and qualitative approaches to evaluation, in order to control bias and establish valid propositions, because traditional scientific techniques are incompatible with this alternate approach

Triangulation may include multiple methods of data collection and data analysis, but does not suggest a fix method for all the researches. The methods chosen in triangulation to test the validity and reliability of a study depend on the research's criteria. Triangulation has also been defined as “a validity procedure where researchers search for convergence among multiple and different sources of information to form themes or categories in a study” (Creswell and Miller 2000: 126). Triangulation is the use of multiple investigators, multiple sources of data, or multiple methods to confirm the emerging findings (Mathison 1988; Denzin and Lincoln 2008). Denzin and Lincoln (2005) suggest that triangulation can involve a variety of data sources, multiple theoretical perspectives to interpret a single set of data, multiple methodologies to study a single problem and several different researchers or evaluators.

In the social sciences, the use of triangulation can be traced back to Campbell and Fiske (1959) who developed the idea of "multiple operationism". They argued that more than one method should be used in the validation process, to ensure that the variance reflects that of the trait and not of the method. Thus, the convergence or agreement between two methods "enhances our belief that the results are valid and not a methodological artefact" (Jick 1979: 602). Furthermore, triangulation enabled the researcher to be confident about the results attained from the research conducted in Hwange District.

Triangulation provides researchers with several important opportunities. First it allows researchers to be more confident of their results. This is the overall strength of the multi-method design. Triangulation can play many other constructive roles as well. It can stimulate the creation of inventive methods, new ways of capturing a problem to balance with conventional data-collection methods (Jick 1979: 608). The use of multi-methods can also lead to a synthesis or integration of theories. In this sense, methodological triangulation closely parallels theoretical triangulation (Denzin and Lincoln 2009: 295); that is, efforts to bring diverse theories to bear on a common problem. Finally, triangulation may also serve as the critical test, by virtue of its comprehensiveness, for competing theories (Jick 1979: 609). Hence it was vital to triangulate as it ensured the validity and reliability of my research.

Member checks

Member check involves taking data collected from the study participants, and the tentative interpretations of these data, back to the participants from whom they were derived and asking if the interpretations are plausible. Creswell and Miller (2000: 127) posited that with member checking, the validity procedure shifts from the researcher to participants. Guba and Lincoln (1994: 314) describe member checks as the most crucial technique for establishing credibility in a study. The process involves taking data and interpretations back to the participants so that they can confirm the credibility of the information and narrative account. Therefore, after data collection in Matetsi ward, the researcher took transcribed data back to the participants and they confirmed the credibility of the information obtained. With the lens focused on participants, the researchers systematically check the data and the narrative account.

Peer/colleague examination

Peer or colleague examination involves asking peers or colleagues to examine the data and to comment on the plausibility of the emerging findings. A peer review or debriefing is the review of the data and research process by someone who is familiar with the research or the phenomenon being explored (Creswell and Miller 2000: 129). A peer reviewer provides support, plays devil's advocate, challenges the researcher's assumptions, pushes the researcher to the next step, methodologically, and asks hard questions about methods and interpretations (Guba and Lincoln 1994). Again this strategy ensures that the investigator is interpreting the data plausibly, that is, someone else can be asked whether the emerging results appear to be consistent with the data collected (Merriam 1995: 56). Hence, this strategy was used to ensure the validity and reliability of the results of the research.

4.11 Limitations

Limitations of the study expose the conditions that may weaken the study (Locke, Spirduso and Silverman 2000; Rossman and Rallis 2003). Limitations arise from, among other things, restricted sample size, sample selection, reliance on certain techniques for gathering data, and issues of researcher bias and participant reactivity. It is important to note that this study focused only on the old SHGs in Matetsi ward that were formed in September 2013. Therefore, SHGs which were formed later, in other areas within Hwange District, were not included in the study because the researcher sought to understand the operations and outcomes of the SHGs in the long term. The newly formed groups' outcomes were not yet visible or clear.

Because analysis ultimately rests with the thinking and choices of the researcher, qualitative studies in general are limited by the researcher's subjectivity. Therefore, an overriding concern was that of a researcher's bias, framing as it does, assumptions, interests, perceptions and needs. One of the key limitations of the study was the issue of subjectivity and potential bias regarding the researcher's own participation at NCD as a volunteer in 2014. A related limitation was that interviewees had difficulty adjusting to the researcher taking on the role of an interviewer, a phenomenon referred to by Maxwell (2008) as 'participant reactivity'. Because most of the participants knew the researcher, their responses could be influenced or affected by that. In some instances, the participants tried overly hard to cooperate with the researcher by offering the responses they perceived the researcher sought, however, the researcher managed to convince the participants that without being honest, the problem at hand would not be resolved. Therefore, the researcher kept on reminding the participants that their responses were not to please the researcher but to help tackle their challenges as a community. Alternatively, because of the familiarity with the researcher, the participants could have been guarded and therefore may have been less candid in their responses.

Aside from issues pertaining to bias and reactivity, another major limitation of this study was that the research sample was restricted. Therefore, a critique of this research is the limited possibility of generalising the study to other groups and other programmes. The research relied on relationships of trust and participation to mitigate error and establish validity in the research. However, this approach may be prone to exaggeration and over-simplification and relies heavily on the researcher's interpretation. With such small numbers, the findings of this research cannot be said to be representative of the ordinary community members in rural

Hwange District, as such it was difficult to assert with certainty whether similar outcomes could be achieved in that environment.

The other limitation was the activities of the implementing partner, NCD, as they had targets for the number of group meetings. Therefore, in some instances the researcher had to shift the days of the research meetings to accommodate their own group meetings. At the same time, NCD had no clear schedule of the dates for these groups meetings. This affected the researcher's ability to meet with the respondents, and in some instances, the staff would just come and sit in while the researcher was holding the focus group discussions. To tackle the situation, the researcher and the respondents would pause the discussion and request the NCD staff to excuse them as the discussion was confidential.

4.12 Conclusion

To sum up, this chapter presented the research design, data collection methods and the analytical techniques that were used to analyse data in this study. This was to meet all the four objectives of the study (see section 1.5); to work with women, men, NCD and traditional leaders in exploring the outcomes, operations, causes and consequences of conflicts within the SHGs. To achieve such, the action research approach was adopted with assistance of qualitative data collection techniques so as to not only discover the problem, but to seek interventions, with the Matetsi community, that could reduce the conflicts in the groups.

Chapter five: Data analysis and discussion of the findings of the operations and outcomes of the SHGs

5.0 Introduction

This chapter provides data regarding the outcomes, operations and causes of conflicts in the SHGs, from the participants interviewed and those who took part in the focus group discussions, from the testimonials and minute books. Rural women in Zimbabwe general have demonstrated in recent years that given the opportunity, they can equal men and even surpass them in the many areas of life whose access was previously denied to them. Unfortunately, rural women have lagged behind their urban counterparts in establishing their credentials with respect to development programmes. Therefore, the establishment of SHGs in rural areas has been a good platform to support women and a further step towards the empowerment of women.

5.1 Operations of the SHGs

5.1.1 Group formation

SHGs in Matetsi ward were introduced, as explained in Chapter 2, by the NCD, which is the implementing partner for KNH, to target women only as these were often not included in development processes. As was explained in Chapter 2 the groups were formed by women from the same area and targeting mainly the poor. Rural women were targeted because, as Dineen and Le (2015: 23) postulate, women-run businesses tend to benefit family members more directly than those run by men. The women explained that the SHGs were voluntary and mainly targeted the poor in the community so as to help them discover their capabilities. This shows poor women coming together so as to improve their situations as elucidated by the Amartya Sen's (1993) theory of collective capabilities. In forming the groups, all the women reported that they had been encouraged to form groups with people from the same area for convenience sake. The supposition was that people who came from the same area would contribute to the smooth functioning of the group, as knowing each other helped to maintain friendly relations in connection with complex financial transactions.

In addition, Ramachandar and Peltó (2009: 3) emphasise that group members should come from the same village, suggest the name of their group, and also agree on the weekly savings which each member must deposit. Therefore, the majority of women reported that their groups were formed by people from the same village, although there were few cases where I found a woman from another village. From this, it can be deduced that, if group members are from the same area, it enables the smooth running of the group. In addition, WR1 indicated that their groups were composed of 15 to 20 women only as this was the required standard in the formation of an SHG. Reflecting on the collective capabilities approach, it can be noted that women realised that when they came together as groups, they could tackle issues around building community resilience through participating in the SHGs.

All the women indicated that each group had its own constitution which ensured that each member knew her role and responsibilities, to ensure the even running of the group. However, WR13 pointed out that, “as for us, we have written it but it is not yet complete. So we cannot say we have a constitution.” All the groups said they met weekly and made weekly savings. Seven groups indicated that they saved \$0.50c, while one group saved \$1.00 weekly. In Lubangwe village, Bakani group indicated that they started saving \$0.25c but later increased to \$0.50c per week. Kuzubhatila group indicated that they started saving \$1.00 but later, due to economic challenges, they reduced to \$0,50c. Mukani group indicated, in their minute books, that they started saving \$0.50c but later increased the weekly savings to \$1.00. Tezhanazo started with \$0.20c and later increased to \$0.50c. In Masikili village, Lugwasyo, Muka Uzwitile, Nyamukani and Kulisumpula indicated in their minute books that they started saving \$0.50 and still saved the same amount.

5.1.2 Lending approach

When it comes to lending, the respondents stated that loans were based on participatory decision making which was clearly stated in their constitutions. They reported that they have personal loans which they term social loans which help to cater for their urgent social needs and business loans; of which business loans attracted ten percent interest, while social loans

had no interest at all. The participants highlighted that social loans included those loans that individuals took when there was an urgent case like a funeral. MR5 said “since the money is for social issues, it doesn’t have interest, but must be repaid in full. But for business purposes, you bring it with \$2, 00 on top if it is \$20, 00.” Moreover, women explained that they only gave loans to members of the group and not to external individuals. As WR5 said, “We don’t lend to those not in our group.”

The minute books indicated that they recorded each and every transaction made and at the same time, kept records of the purpose of the loans issued. The participants stressed that each individual’s savings were all recorded in their Individual Pass Books (IPBs). They also had an admission form, where they recorded details of each member of the group, and kept records of the joining fee; of which each group indicated that they charged \$5.00 joining fee. In addition, they had other savings, which they contributed, which were not part of their revolving fund. These included funeral savings and grocery savings. Groceries were bought and shared at the end of the year before Christmas.

5.1.3 Repayment model

As indicated in the literature review in Chapter two, since the SHGs are informal groups, they do not have strict guidelines and the decision as to the period of loan rests solely on the group members. Therefore, from the reports given by the respondents, those who took loans of \$10.00 for business purposes, repaid the money within a week with ten percent interest. From Mukani Group, WR5 said, “The loan period that we agreed on was one month... If someone took out \$500 and were not able to repay the whole amount at once, the person could pay \$100 every month with an interest of \$10”. Research carried out by other scholars states that soon after a member obtains the loan, other associates monitor them to be certain that they have invested the loan in a safe scheme that will ensure repayment by the debtor (Samanta 2009: 132). However, from the respondents, members did not monitor each other and this has been a challenge and a contributing factor to conflicts, as some failed to repay the loans. Group members took individual loans and were responsible for repaying them without assistance from other group members. Therefore, there were no joint liabilities in the Matetsi SHGs.

5.1.4 Training

Trainings, in the SHGs, are the main component of the programme (Ramachandar and Pelto 2009: 6). The training includes training the PO, CFs and the members of the SHGs. The PO and the CFs are trained on the SHG concept and they in turn train the members of the groups to ensure they fully understand the concept and enable them to venture into income-generating activities for their sustenance. The participants indicated, in their minute books, that they had received training in basic business skills, goal setting, conflict resolution and problem solving, book writing—for book writers only, and leadership and communication skills training.

The participants reported that the CF and the PO used the SHG manual to train them and this had helped them to be women who set goals and sought to accomplish them. In addition, the respondents indicated that book writers were given training in bookkeeping to help with the proper keeping of records and for transparency. They also indicated that they had also received training in leadership skills, climate change and gender-based violence. As WR2 said, “...we were given various trainings especially in basic business skills; it opened our minds that as person wanting to start a business, you must first check the markets to see what is selling faster”. From this, it can be deduced that such trainings have helped in building the capacity of women, as many rural women are now running small-scale businesses.

5.2 Outcomes of the SHGs

5.2.1 Economic outcomes

Involvement in small scale businesses

The participants found that being part of the SHGs enabled them to start small-scale businesses such as selling of agricultural produce, vegetables, dried fish, mats, etc. Others had ventured into poultry farming while others reared turkeys and goats. One member was

involved in brick-making and selling these to community members. Some sold clothes and others mobile phone airtime. It can be acknowledged that through participation in the SHGs, women have gained some business experience. WR4 stated that “Before joining the group people hated me, but God gave us this programme of starting groups that give us money. People used to talk about me behind my back saying I was a ‘useless dog’ which couldn’t even hold money, but with God’s help, who brought this programme we can start businesses.” Consequently, it can be observed that, through involvement in small-scale businesses, women’s capabilities were unleashed and at the same time they had the freedom to achieve what they wanted, as advocated by the collective capabilities approach.

Many of the participants who took part in the focus groups stated that they had joined the groups without any experience in business but through taking loans from the groups, they had acquired some limited business skills. Moreover, they expressed the need for external assistance with projects such as irrigations that would help boost their income and enable them to consistently contribute their weekly savings. As said by WR3, “...if there was a project that brought in money, it would help with our savings...”

There was also visible economic empowerment in the families in general, as previously all the respondents had depended on agriculture and had no other source of income. Therefore, poor harvests due to long-dry spells were a major cause of poverty for most of the households in the villages. After getting loans from the SHGs, to start small scale businesses, most of the respondents increased their income. Some had even started tuck- shops for small groceries as noted in the testimonies given by the women. One woman testified, “I took a loan of \$600. 00 and used half to build my two-roomed brick house, and the other half, I bought products and rented a tuck shop.” From this, it could be surmised that by working collectively, women had encouraged resource sharing, through their savings as suggested by the collective capabilities approach.

Women from various groups indicated that there were benefits gained by being part of the SHGs. The eight groups reported that they had acquired extra income to sustain their families and to help complement family income. Through extra income and access to credit, women

had improved their material well-being. Group members had managed to buy household goods which had a significant impact on their standard of living. These included dishes, cooking utensils, bedding and clothing. This was backed up by WR4 who asserted, “For me, being in the group has helped me. I didn’t have plates but now I have plates”. Others had acquired livestock, such as goats and turkeys. This is supported by some who testified that, “I have bought my own type of goats using the loan, and everyone admires my goats, because there is no other breed such as mine in the village”. From this, it can be deduced that the SHGs as a collective strategy, encouraged women to take a decisive role in supplementing household income and at the same time have the ability to buy household utensils.

Easy access to credit

Women are now able to access loans easily from their group savings, as women. Four group members were able to improve their homes through purchasing household utensils and renovating their houses. Two of the members were able to build brick houses and are now working to finish building their toilets. WR1 declared, “...when you ask for \$500 from a neighbour, she cannot give you, but when I go to the SHGs I can even borrow \$700...” From this, it could be said that rural women had been given a platform to access credit easily through the groups.

It can be asserted that participation in the SHGs advances women’s access to credit. The research confirmed that participation in the SHGs improved the women’s lives; as overall, many households were now able to meet their basic needs. WR5 stated, “A group member takes any amount for a loan, depending on her capabilities, and can order anything that she thinks is profitable and can be sold easily”. It can be postulated that through access to credit, the SHGs helped the vulnerable sections, of the rural communities, to meet their credit requirements that could not be possible through the formal banking system.

A number of group members had been able to save money and acquire loans from those group savings. WR1 described how she was able to do her own project as a result, “I managed to take loans to order stuff to sell, from Harare and looking at my business, it is growing...” Another added, “I thank the SHG for it helped me when my husband was not

working”. It can be observed, therefore, that this not only improved the families’ well-being, but also increased the women’s self-belief, that they had the ability to run their own business too, just like their male counterparts. Being part of the groups had reduced the incapacity for some members, which came from poverty and reliance on others. WR9 described how other married people were now borrowing money from her as a widow and that she saw this as a great transformation in her life, brought about by the SHGs.

Promotion of saving habits

The SHGs have opened a platform for rural women in the groups, to save routinely and at the same time partake in the administration of their savings. Women from the eight groups reported that the SHGs had cultivated a culture of saving in their lives and they viewed this as a great improvement, as they highlighted that previously, they had not been saving at all. WR12 enthused, “Before, I could stay without money even to go to the grinding mill, but now I know how to save”. It can be noted that a large number of the rural communities do not have access to banks and therefore, the SHGs have motivated rural women in Matetsi community to save and to experience the benefits derived from such savings. SHGs can be seen as a vital tool for the financial inclusion of the grassroots people, as the concept targets the socially and economically disadvantaged people in rural areas. Every member in the group deposits weekly savings and most of them indicated that they started to save only after joining the SHGs due to their dynamic involvement. After joining the SHGs, all the women started to save weekly, irrespective of their background.

Skills development

The SHGs have played an imperative role in the lives of women in Matetsi ward. Some women from the eight groups indicated that being part of the groups had helped them to develop various skills and acquire bookkeeping knowledge, teamwork, leadership and basic business skills. In WR15’s words, “I have been given a leadership role to stand for women in developmental issues”. Thus, skills development through the SHGs had encouraged information sharing, since rural people are not very educated or skilled. On the other hand,

women reported that they had acquired new skills and values, like effective communication, after joining the SHGs as WR6 indicated, “I was shy to speak in front of everyone but now I can speak to anyone”.

The members of the SHGs indicated that they had learnt new skills and had been exposed to new ideas. They acknowledged that they had gained knowledge and had developed skills, through the groups, that helped them enhance and expand their existing livelihood strategies and reduced some of the burden of isolation. Many group members emphasised that they had gained experience in running small scale businesses and at the same time learnt better ways of farming vegetables.

Others had learnt to rear goats, chickens and turkeys. A number of group members now sold vegetables from their gardens to other areas. In terms of project management skills, groups reported learning how to write reports, how to budget and use money, how to form and lead a group, how to mobilise resources and interact with local bodies. Women also described having learnt many other practical lessons that helped them in the running of their households such as, how to deal with difficult situations at home, respect and care for their husbands, take care of their households, how to raise children and how to bath and wash.

Group members had also benefited from being exposed to new places and ideas and gaining general knowledge and skills. A number of group members described having the opportunity to travel, go to seminars and access training. Consequently, it could be observed that they had gained experience and exposure as they had learnt about gender-based issues, sanitation and climate change. They had learnt the negative impacts of climate change and how to build community resilience through taking an active role in the SHGs.

Women empowerment

The SHGs were seen as a tool to empower women in rural areas in that they laid a foundation for self-reliance and gave the women an opportunity to determine their choices (Chliova, Brinckmann and Rosenbusch 2015: 471). It can be noted that women in Matetsi community

had been constrained from participating in entrepreneurship endeavours; however, the SHGs brought about a paradigm shift, since women had been empowered to start their own businesses. At the same time, women had been given an opportunity not to be confined to their homesteads, but to play an active role in contributing to household income. The trainings offered to the groups helped as capacity building for individual capabilities and were crucial for the success of collective agency.

The fact that the SHGs were directed at women, gave them greater control of their resources, ownership and operation of their small scale businesses, and the ability to contribute towards their household income (Sen 1993). From this, it can be deduced that taking part in household income, unleashed the women's capabilities, which were previously overshadowed by social norms. This was clearly defined in the collective capabilities approach theory guiding the study. Moreover, through collective capabilities, women were given a platform to correct any gender imbalances so as to promote individual and communal wellbeing.

Food security: increased food intake/ nutritional status

The researcher also detected positive outcomes in the nutritional intake of the families of the SHGs members. Respondents hinted that they no longer ran out of food as the groups had taught them to stand on their own. Consequently, families were now able to eat some foods which they had only eaten for special occasions, like rice. As WR11 confirmed, "We only knew that we buy rice once a year for Christmas celebrations but now rice is like samp, we eat it anytime". Some women emphasised that the income from the groups had helped them to provide for their families' needs and that they no longer begged for items such as food, salt, and matches from their neighbours. This showed an improvement in the nutritional status of these households.

Several group members said they had more than adequate food supplies in their households as a result of the groups. Moreover, WR6 stressed that "Some foodstuffs like bread were only eaten in December but now it is almost on daily basis." It can be hypothesised that participation in the groups had reduced the burden of physical weakness within households. Most women testified how their families used to have at only one meal a day but now they

were able to eat anything they wanted. Women within the groups were now able to buy food with the social loans, as well as with profits accumulated from their businesses. Some had nutritional gardens and sold vegetables, while some had poultry businesses to help sustain their families.

5.3.2 Social outcomes

Self-employment

The establishment of the SHG in Matetsi community had engendered self-employment opportunities for women as they had started their own income generating projects to ensure their sustenance. Women moved around selling their agricultural produce during harvest time and in other seasons, some continued with their vegetables, clothes, poultry, airtime and brick-making businesses. Thus, the researcher noted that being part of the groups had helped the women to be self-employed and to fend for their families. WR4 reported, “Nowadays women are now ‘men’ and at times men ask for a few dollars from us”.

Interpersonal relations

Most women reported improved relationships with their husbands and neighbours. As explained by WR3, “Even when I have a crisis at home, I have this courage to approach my neighbour to cut me a piece of washing soap or even to give me sugar”. From this, it can be construed that participation in groups had built networks and at the same time, stronger relationships, where women had the support of their neighbours and husbands. Through helping each other at funerals and village meetings, they had built viable interpersonal communication networks which had strengthened social capital.

Group members had also built strong interpersonal relationships within their groups as noted from their responses. WR1 stated, “Before joining the SHGs people were afraid to greet me, but now when we meet, we greet each other with so much joy to the extent of hugging each other”. This shows that women had made new friends through meeting different kinds of

people and this had helped in developing important social skills. In addition, group members reported that they had benefited through learning from other's experiences as they now respected each other. WR3 explained, "The groups have brought us together as women and we have become one people". This had built strong interpersonal relationships in the community due to their participation in the SHGs.

All the groups indicated that they supported each other as members and this was reiterated by WR4 who said, "I had no pots because when my husband died, his relatives took everything. My group members started to assist, others brought cups, pots, plates, spoons and this greatly assisted me". This showed that women in the groups supported each other and did not abandon one another. They helped each other to raise their standards and this had made them to become closer, even though they were from different backgrounds. In applying the collective capabilities approach, being part of the SHGs and attending the weekly meetings has helped women to reinforce sound social relationships and at the same time strengthened social capital.

In addition, group members reported that they had developed better relationships with their husbands. WR2 stated, "There is great love in my household. Before, there wasn't, it was by fluke, but now because my husband is seeing my contributions, it has strengthened our relationship". Another woman testified that they used to argue with her husband when the salt got finished as the husband complained that she always asked for money for salt. However, her participation in the groups had brought about a dramatic change as she said that now the husband always found salt and sugar available at home. Therefore, the conjecture was that the groups had brought about peace in some households as women were no longer idle, instead they were now involved in constructive activities that boosted household income. At the same time, the researcher observed that the groups had promoted sound relationships and this had nurtured collective action which had fostered the women's abilities to work together to resolve their socio-economic issues.

Members of the SHGs cited other benefits of being in the group and these benefits related to how the group helped and supported the individual members. WR12 claimed, "We are now

able to assist each other even if the person has lost a loved one”. This showed that the groups had helped women even in times of need as they gained business advice, supported each other during funerals and also assisted each other to resolve domestic problems and with acts of kindness when a member was too sick to work in the fields. Therefore, it is through these tangible gains that group support was seen as an important positive result in the groups.

There was some evidence of increased respect between men and women. WR3 said that before, she used to disrespect her husband by ignoring him when he was calling her, telling him that he was troublesome. However, due to the teaching she got from the groups, she now responded quickly when her husband called her. The groups had taught women the importance of respecting their husbands even if they were also contributing to the household income. On the other hand, some men now respected women as indicated by WR7, “Men were unshakable and not assisting, but nowadays if you ask for help with the savings, he quickly finds it so that one can save with the group”.

Some research studies carried out by various scholars have indicated that involvement in the SHGs reduced domestic violence. They pointed out that participating in the groups strengthened and improved family relationships rather than destroyed them (Cheston and Kuhn 2002: 21). Poverty, scarcity, and feelings of helplessness take an incontestable toll on personal relationships. WR1 claimed that, as a member of a neighbourhood watch committee, she now slept like a baby as people no longer came to report any violence to her. Therefore, it could be deduced that cases of violence had decreased, since people in Matetsi were now closely knit due to the SHGs. Women now felt secure due to the financial role they now played in their households. Women from Matetsi clearly attributed the increase in respect from their husband and the reduction in arguments, as well as the reduction in scarcity, to the role they were now playing in contributing to household income. Group members also attributed improved relationships in the community to the result of their behaviour change due to their involvement in group activities.

Health

SHGs have a collective implication because women who were part of the groups testified that there had been an improvement in the standard of living as they could now access medical assistance. WR1 declared that, “The SHGs helped me when I was sick, I had no money to go to the hospital, but I took a social loan and went to the hospital”. Women could now have proper medical care and better food for the sake of their health. When applying the collective capabilities approach, it can be noted that women in the SHGs did not only pursue their own self-interests, but also helped to sustain their families and also reached out to the needy in their villages.

Community participation

SHGs members also took part in community activities as they participated in several social and community development initiatives. Involvement in such programmes had resulted in interaction with experts and this had promoted social networks. Moreover, this had resulted in the older groups formed in 2013 forming new groups in other areas, thereby spreading the SHG movement. Also, participation had increased awareness on issues of personal hygiene, environment and sanitation due to the social issues they discussed in their weekly meetings. They also organised community development events like SHG day. Involvement in SHG had resulted in further involvement in the democratic set up of the SHG leadership and participation in local bodies like the ward meetings. WR14 reflected, “Before the groups, women didn’t know they had the potential to speak in public meetings. But now they are able to talk in ward meetings which give them opportunity to share what they are doing in their groups”.

Group members also stated that the community as a whole had benefited from the groups through the increased availability of certain products and services now being sold by the SHGs, these included vegetables and clothes. They also reported seeing changes in behaviour in the community as a result of the groups’ teachings. They said men were now the ones reminding them of the group meetings and asking whether they had money for savings unlike before. As WR3 said, “even those who were not allowing their wives to come have changed, and now you will find them wanting to know what day of the week it is and whether their

wives were not attending the group meetings”. Hence, there is a change of mind-set among men concerning the groups as they now motivate women to join the groups.

According to WR1, “even my husband, when I take a loan, he assists in repaying it. Even with the weekly savings he will ask me whether I have the money to save and he will give me”. Group members reported that the community also benefited from the changes in group members as women were no longer begging and idle. Groups described improved relationships in the community as a whole because of the SHGs since people now knew and understood each other better because the groups had brought people in the community together. Group members mentioned that people were being assisted by the groups, especially the old people and widows, by cleaning their homestead; thereby collectively working together to solve the problems in the community. This showed the relevance of the collective capabilities approach theory.

The groups had also helped women to spread social awareness in their localities and villages. Social awareness was mainly on GBV and climate change issues. Social awareness on climate change had helped women to build fuel efficient stoves to help reduce deforestation. Women had also been able to access information on how to report cases of GBV. They had also gained an opportunity to develop their leadership skills through community based meetings that helped to build networks at village, cluster and district levels with other members; to strengthen their individual efforts and address social issues in their villages. Some women were part of the CLA which had helped them to raise social awareness collectively so as to transform the challenges encountered by their communities.

Education

The SHGs had a positive effect on households’ financial budgets as the income enabled women to send their children to school. Women were able to take out loans from the groups to pay for their children’s education. In Zimbabwe school fees, examination fees, stationery and school uniforms are expensive. Thus, Chliova, Brinckmann and Rosenbusch (2015: 471) posit that an increase in family finances means that some of it could be used for school costs

and increases their willingness and ability to send their children to school. WR4 reported that before the establishment of the SHGs she owed the school, but when she joined, she took out a loan which covered the school expenses and her children were able to go to school. Another woman testified that she had taken a loan to pay for her child, who unfortunately failed, but she was making plans to return the child to school in 2016. Through investing in children's education, it can be noted that women were making a long term investment in intellectual capital.

Housing

Women were beginning to own houses in Matetsi community and were building brick houses, which are seen as an indicator of a better economic status in the community. It can be postulated that house ownership allows women to have their own assets. Such ownership has enabled women to be respected in their communities. Women reported that despite the challenges they encountered, they felt they had achieved a lot as they had managed to make a substantial economic contribution to their households. In applying the social capital theory, it can be noted that by participating in the SHGs women had used the concept to secure benefits and they had used that opportunity to transform their social capital into socio-economic gains.

5.4 Conflicts in the SHGs

5.4.1 Causes of conflicts

Delays in loan repayment

Conflict is inevitable, especially when people from different backgrounds collectively come together to resolve their socio-economic grievances. The issue of delays in loan repayments has been identified as the major cause of conflicts in the SHGs. Some scholars have also identified defaulting in loan repayment as the main cause of conflicts leading to group members being expelled from the group (Kalpana 2008: 15). From the reports given by the respondents, some group members still had unpaid loans dating back to 2014. It was observed

that this disrupted the proper functioning of the groups. WR3 observed that “people take money and don’t return it and it’s a disease that is affecting all the groups”. Therefore, there were various factors raised by the participants which contributed to the delays in loan repayments. It was important to understand what the contributing causes might be, so that a relevant mechanism for reducing conflicts in the groups could be designed and implemented.

When the concept was first introduced in 2013 in Matetsi ward, the main objective was to help rural women discover their capabilities so that they could start income generating activities to sustain themselves. However, respondents reported that most of the business loans had been diverted to household consumption which made it hard for people to pay back because they made no profit from it. As WR8 explained, “people take loans in some instance, to cover their life challenges and this makes it hard for women to pay back because it was not invested in the business”. Therefore, such diversions were one of the contributing factors to delays in loan repayments.

Women were still trapped in poverty because they were still trying to address their household needs. As noted in the literature review section, spending business loans on household consumption reduces one’s ability to repay them (Yang and Stanley (2012: 8). From the conflict transformation theory perspective, it could be asserted that the collective capabilities approach and social capital failed to address the possibilities of conflicts associated with working in groups and the consequences of conflicts. Therefore, to cover the gap, the researcher adopted the conflict transformation theory, which acknowledges that conflicts are inherent to human existence and that they can be constructive or destructive.

It was reported that some group members tended to disrespect others, especially, when they owed the group. When asked to repay the loans, they kept saying they would pay and attend the meetings but never fulfilled their promises. WR10 retorted, “People are lying here; they should stop buying drinks and pay back the money!” From this statement, the researcher deduced that if women were able to buy luxury food, they, therefore, had the money and they were not repaying the loans intentionally. Thus they were disrespecting other group members by not settling their debts.

The women claimed that the issue of delays in loan repayment was started by one person and others followed suit. On the other hand, some indicated that some women who owed, had a tendency of threatening to leave the group when asked when they intended to settle their debts. Therefore, they went about persuading others to leave the groups as they were of no benefit and even discouraged some who wanted to become members from joining. Peer pressure was seen to be influencing people not to settle their debts and causing conflicts in the groups.

Participants testified that they had a challenge of barter trade in their community since money was hard to come by. They further explained that people bought their products using agricultural produce and this in turn made it hard for them to make their weekly savings and to repay their loans. As such, barter trade was one of the contributing factors to delays in loan repayments in the SHGs. WR2 explained that, “The challenge is that I can go out and buy, but when selling, you find people do not have cash and we end up doing barter trade”. Therefore, barter trade also played a role in making it difficult for women to find money to save and to repay the loans, because only money is accepted for savings.

In the SHGs women are taught to be honest and accountable by reporting to their husbands whenever they take out loans to avoid domestic violence. However, WR10 reported that there was someone who owed in their group and when she approached her about repayments, she said she could not ask her husband to assist because he did not know that she had taken a loan from the group. Hence, it may be asserted that such behaviour contributed to the inability to pay back the loans because women failed to be honest with their husbands, hence, they could not assist them with the loans repayments. This also caused conflicts in the groups.

Free-rider syndrome

The free-rider syndrome is one of the causes of conflicts in the groups, in Matetsi. Some individuals may believe that they have contributed far more to group activities than other group members (Rothwell 2015: 4). This was reported by respondents that some members did not save regularly yet took out loans. As WR12 stated, “some take big loans yet save little, and this is one of the causes of conflicts”. Moreover, WR9 added that people took loans and did not pay back yet they did not contribute to the weekly savings. On the other hand, some did save regularly but did not take loans. Hence, those who took out loans felt they were contributing more to the growth of the group’s finances since loans were returned with interests. Therefore, there were free riders in the groups and these hampered the smooth running of the groups as conflicts arose because they were making fewer contributions to the revolving fund.

Poor interpersonal relations

Since the SHGs involve face-to-face social interactions, there is a greater need for the members to establish good interpersonal relations so as to enable the good functioning of the groups. WR2 reported, “When we politely ask for the money back, the person usually responds rudely, going off topic and adding unnecessary things”. However, respondents indicated that lack of good interpersonal relations was one of the contributing factors to conflicts in the groups.

In these groups, women also had time to participate in recreational activities like singing and drama. When there was a function like international women’s day, SHG day, training, or when the implementing partner and the donor visited; women were given an opportunity to showcase their work, and to sing and dramatize how the SHGs had contributed to their lives. However, when a certain group sang their song and the leading vocalist sang discord, some women from other groups mocked the group. According to WR2, this led to conflicts between the groups as it seemed that some people only attended these functions to observe other people’s errors. Therefore, negative interpersonal relations can also precipitate conflicts between the groups. Moreover, some women were angry at the way they were treated during

the international women's day. After making an effort to travel long distances and to prepare for the day, some groups were not given an opportunity to sing.

MR5 claimed that where women met, backbiting was inevitable as some tended to excel when they took out loans, while others did not do too well. Therefore, such issues led to envy and jealousy among group members. Women testified that backbiting existed in their groups and this had prevented other from people joining the groups because some, especially those owing, bad mouthed the groups. MR9 also added, "There is backbiting among group members and this destroys the groups". It can be postulated that such behaviours tend to demotivate others from becoming members.

Negative group dynamics

When people, from various sections of society come together, to solve their problems collectively, conflicts are inevitable. The interactions of the SHGs had an impact on their social lives and at the same time, it contributed to. Members from the groups reported that women's groups were not united because some members never took seriously agreements made. MR6 indicated that when the SHGs were first introduced, women were dedicated and united but later on, things changed and now women acted as if they were forced to be part of the groups. As such, there was no unity in the groups, which made it difficult for the groups to function and develop. The assumption is that there was no trust among the members due to members failing to be faithful in repaying loans on time. Respondents also highlighted that there was no team work in the groups because when they agreed to work in someone's farm for a fee, others did not attend yet at the end they wanted to have a share in the proceeds. In such instances, the absent group member was usually asked to pay a fine, but it was reported that in most cases, they refused to pay up. This became a big issue and caused conflicts in the group.

MR9 reported that there were factions in the groups and these had created tensions among members. He said, "What I see is that these women have five groups but there are classes

within the groups”. It can be noted that the intention of the SHGs was for women to collectively work together and ensure the livelihoods of their families. However, these groups have seen the emergence of factions which are a breeding ground for gossip and conflicts.

During the interviews and focus group discussions, respondents kept on mentioning that conflict was inevitable as this was the nature of human beings. They acknowledged that they came from different backgrounds and had different perspectives. WR3 added, “The other cause of conflict is the way we were created; we are not the same”. Therefore, this on its own was bound to cause conflicts as they did things differently and had different perspectives and interests. It can be posited that where there is money, tension becomes inevitable (Bähre 2007: 32). It was agreed that money was a great source of conflict within the groups as they had to constantly deal with people who failed to repay the outstanding loans. According to WR8, “Groups break down because of money. Conflicts arise because of our lack of money as black people”. Some group members were mishandling group funds meant to benefit the whole group by delaying repayments. In turn, this delayed others from accessing the loans.

Poor governance

The PO and the CFs have a responsibility of training members of the SHGs on various topics contained in their *Kindernothilfe* SHG manual. Yet meeting donor targets has been one of the pressing issues that have hindered women from getting sufficient training. Guerin and Palier (2006: 30), argue that meeting donor targets has contributed to the breakdown of groups as less attention is given to the training and monitoring of the groups. WR14 indicated that, “there is a need for training, for people to know that when they take out loans they should have a business plan and what they intend to do with the money they have borrowed”. Therefore, there is a great need for women to be capacitated, especially, with bookkeeping skills, as was pointed out by one older woman. Their group consisted mainly of older people and they had a challenge of writing their books and keeping them up to date. It could be assumed that conflicts continue to recur because members lack skills to resolve conflicts constructively.

Many concerns were raised by the respondents on the issue of the governance of the SHGs in the community. Each group had a constitution that clearly defined the roles and responsibilities of the group members. However, these constitutions were reported to be incomplete and did not clearly state how those who delayed repayments were to be dealt with. Many members had taken advantage of this loophole and took loans without repaying them. This was shown by the fact that some members still owed from as far back as 2014. The respondents indicated that the constitutions were amended every three months but the challenge was that people did not attend the meetings when the need for an amendment to the constitution arose. WR2 said, “They do not follow because credits have not been settled and people disrespect the law. The person knows the law because we formed it together. But people don’t follow it and they take it as any other business”. Therefore, this hindered the progress of the groups and delayed amendments while people continued to take social loans without repaying the business loans. Moreover, women continued to sink into debts as business loans interest continued to grow weekly.

The implementing partner was praised for introducing the SHG concept in the villages. However, there were concerns that were raised by the respondents on the way they conducted their activities with the SHGs. In one village it was indicated that when there were conflicts in the groups, villagers were invited to be part of the meetings. While on the other hand, the village heads were not notified, yet the traditional leaders were the ones who were supposed to be involved in resolving the conflicts. MR1 said, “I see a problem at the beginning of the groups because the partner was supposed to tell them openly that they were to report their problems to the village heads first”. Therefore, many questions were raised on why traditional leaders were not informed about the conflicts yet they were the leaders whose responsibilities are to resolve community issues. Moreover, women admitted that they had been running these groups wrongly by not involving the traditional leaders.

It was reported that there had been a lack of constant monitoring of the groups, especially in one village, where the responsible leaders did not constantly visit the area. The issue of the PO not attending to the groups in the other villages had raised many questions about the organisation; as some reported that it had been claimed that the organisation was part of an opposition party. On the other hand, the PO had once been threatened by some community

members and therefore, it had become hard for him to constantly visit the area as he feared for his life. Therefore, groups had been left vulnerable due to lack of constant monitoring and some were reported to have dissolved.

5.4.2 Consequences of conflicts

Women noted that conflicts there had consequences and the following issues were raised:

Groups are stagnant

The respondents reported that conflicts caused by delays in loan repayments were making the groups stagnant as some members could not access the loans because most of the money was outstanding. The male respondents said the groups were not growing due to conflicts. They had not seen any growth in new membership and the formation of new groups. WR7 claimed that, “People leave the groups and those who leave are those who owe”. From this, it could be postulated that, without people paying back the loans, the groups cannot progress and develop. It was also stated that those who left the groups discouraged non-members from joining the groups. WR12 added, “Another issue is that when someone wants to leave the group and we replace her, the one replaced will go around other groups spreading false information, claiming, they said this and that in that group”.

Negative perceptions and attitudes

Some left the groups as they did not see the benefits of being a member because they were using their own money to save and then took loans from those very savings. It was reported that some wanted the donors to give them money to start their own projects. Therefore, there were negative perceptions and attitudes towards the concept, as some deceived each other to leave the groups or not to join. WR15 claimed that cultural perspectives continued to haunt women as some did not see the fundamental role played by the groups in bringing about change in their lives. At the same time, she pointed out that even if people left the groups,

there was nothing else they could turn to for survival. Therefore, the assumption was that patriarchal attitudes continued to affect women, as some still could not do anything meaningful on their own. Women and men also reported that conflicts in the groups led to the destruction of the groups. Thus it was noted that this hampered women's development and also threatened the survival of the community because many women in Matetsi were dependant on the SHGs as their source of household income.

Conflict as a vehicle for change

Admitting that conflicts were inevitable, women reported that these conflicts had brought them together, and that there was a problem in the groups that needed special attention. Therefore, they had been motivating those who were no longer attending the meetings but still owed, to settle their debts before leaving the groups. The groups realised where they had gone wrong and were willing to make the necessary changes to enable the smooth running of the groups so they could continue to contribute to their households. The women reported that people who moved from one group to the other were causing conflicts. As suggested by WR1, "Those who leave other groups must have a letter, if they want to join another group, stating the reasons why they left the other group". Hence, conflicts had stimulated critical thinking in the women which could help in reducing conflicts in the groups and make them realise that conflicts paved a way for change or transformation of their problems.

5.4.3 Outcomes of the conflicts

With people not repaying loans, many members of the SHGs were no longer attending the weekly meetings as some showed anger that they have worked hard and now members are no longer taking responsibility to clear their debts. The conflicts are not violent in nature, but there was exchange of harsh words when some members approached those owing within Masikili village. WR10 retorted, "People are lying here; they should stop buying drinks and pay back the money!" From this statement, the researcher deduced that if women were able to buy luxury food, they, therefore, had the money and they were not repaying the loans intentionally. Thus they were disrespecting other group members by not settling their debts.

It was highlighted by some of the respondents that there were power struggles within the groups even though there was rotational leadership. MR8 claimed that there were some members who only joined the groups for the sake of positions and therefore, when they were removed from those positions they took out loans with no intention to pay back, as a way to fix the group. Therefore, it was observed that some members were self-centred and did not care much about the needs of other group members and this had contributed to conflicts in the groups. Moreover, WR10 purported that, “in our savings account we have nothing, but some of us were saving every week and someone came and borrowed the money. It’s been more than a year now and she still hasn’t paid”. One can note that such incidents can de-motivate other group members from continuing to participate actively.

The participants explained that they had made many visits to their members who owed, in an effort to understand the cause of the delays in settling their debts and to hear when they intended to settle their accumulating debts. WR 5 gave some examples of the incidents which took place when they approached the debtors.

There is a woman I asked about the money she owed, and she told me that her husband doesn’t know about it. Tell me, what kind of a woman will borrow money and not tell or show her husband? Where does she think she will get the money since he is the one who will help her pay back the money?

Women visited the group members to learn what was holding them back from repay their loans. However, in some instances, the reaction they got from these members was not pleasant they were shouted at and given an attitude.

They tell us rubbish, and they will be like a wounded buffalo. They are only holding to the fact that the group has their money. I am tired of begging people to attend the meetings for they treat us badly (WR6).

5.4.4 Attempts made to keep the groups intact

Since delay in loan repayments was noted as the main cause of conflicts within the groups, women reported that they had approached those owing, several times to remind them.

However, it was reported that this strategy had fallen on deaf ears as they kept promising to pay, but since 2014, they had not contributed even a single cent to show their willingness to repay the loans. In Lubangwe village, it was reported that the group had to call in police from the Victim Friendly Unit (VFU) to force the women to repay. This move frightened some to pay up but there were still others to whom this did not work. Therefore, they had come up with a new constitution. They gave one copy to the police and another to the implementing organisation.

There were measures put in place when the SHGs were formed, such as encouraging group members to come from the same area, as a way of avoiding future conflicts. This was done to enable women to attend the weekly meetings, finish on time so they could go back and resume their household chores. Going back to the formation of the groups, it can be noted that groups are usually formed by people who know each other so that when it comes to loan repayments they do not encounter setbacks. Samanta (2009: 132) asserts that theoretic and experimental studies display that people try to examine each other's behavioural integrity and credit-worthiness with the support of prevailing social networks– through development of social capital–before they attempt to stop irresponsible and credit hazardous borrowers from joining the group.

The participants stated that it was important to come from one area so as to also avoid causing conflicts with their husbands by delayed arrival at home after the meetings. On the same note, women explained that experience had taught them to form groups with people from the same area as they know each other better than those from other villages. They reported that there were incidences of group members leaving groups to join others while they still owed. They took measures to discourage this so that members should settle their debts before moving or leaving the group. By so doing, the groups tried, to some extent, to keep the groups intact by not allowing small issues to destroy the groups.

In addition, it was reported that women were trained in conflict resolution and problem solving within their groups. However, it was noted that such training came in too late and was insufficient. Therefore, more training needs to be done in that area so that women know how

to handle conflicts constructively. Conflict resolution has its own shortfall as it attempts to get rid of conflicts when women are raising important and legitimate issues. On the other hand, it was reported by MR4 that the CF and the PO worked together to identify the root causes of the conflicts, together with the conflicting parties so as to find a solution. Thus dialogue as one of the conflict transformation approaches has been applied to bring together the conflicting parties but they had lacked someone who is an expert in the area which allowed the conflicts to recur. In Lubangwe village, it was reported that they had tried to involve the traditional leaders in conflict resolution processes. MR4 explained that:

We usually have the traditional leaders and we involve them. For we fear that if we handle the problem on our own it might cause noise, hence, traditional leaders are there to guide us on how we can handle the problem. At the same time, they observe and support us during the process.

However, the participants reported that traditional leaders were only involved in Lubangwe and not Masikili village. Therefore, the involvement of traditional leaders as advisors was one of the attempts made to resolve and reduce conflicts in the SHGs. The participants believed that the involvement of the traditional leaders encouraged members to respect the agreements made.

The participants explained that they had made many visits to their members who owed, in an effort to understand the cause of the delays in settling their debts and to hear when they intended to settle their accumulating debts. WR 5 gave some examples of the incidents which took place when they approached the debtors.

There is a woman I asked about the money she owed, and she told me that her husband doesn't know about it. Tell me, what kind of a woman will borrow money and not tell or show her husband? Where does she think she will get the money since he is the one who will help her pay back the money?

Women made follow ups to learn what was holding them back from repay their loans. However, in some instances, the reaction they got from these members was not pleasant they were shouted at and given an attitude.

They tell us rubbish, and they will be like a wounded buffalo. They are only holding to the fact that the group has their money. I am tired of begging people to attend the meetings for they treat us badly (WR6).

The groups also reported that they had tried to amend their constitutions as they had not highlighted how they would handle those who defaulted. When a meeting to amend the constitution was called for in Masikili village, only three or four pitched up and the rest did not attend but did not offer any apologies. They told the researcher that they had called many such meetings, for constitutional amendment, but to no avail. They saw this as part of the issues that threatened the survival of their group, because without a sound constitution, members continued to delay repaying their loans. The participants highlighted that they had tried taking the constitutions to NCD and the police in a bid to avoid the tendency of members who took advantage of the system. Said WR8; “now we have sent a copy of the constitution to the police and to NCD, it is very strict. Those who have the vision will continue to work”.

5.5 Conclusion

This chapter discussed the findings from minute books, testimonials, interviews and focus group discussions, based on the objectives of the study, and the following areas were examined. Firstly, it examined the operations of the SHGs, looking at group formation, lending and repayment approaches and trainings conducted within the SHGs in Matetsi community. Secondly, it examined the socio-economic outcomes of the SHGs since they were introduced in Matetsi ward. Thirdly, it examined the causes and consequences of conflicts in the groups and how the community had attempted to resolve them to ensure their sustainability.

Chapter six: Action research intervention to reduce conflicts in the SHGs

6.0 Introduction

This chapter deals with the participatory action research intervention which was undertaken to reduce conflicts within the groups in Matetsi community, to meet objective four (see section 1.5) which was, to design and implement a training programme for SHGs to reduce conflicts and undertake a preliminary evaluation of its outcome. Even though the research was conducted based on a small sample of twenty-six participants, the outcome of the interpolation had encouraging results of sustainability in the groups. Although it is difficult to generalise the outcome of the PAR, the initiative taken, nevertheless, demonstrated that when people come together and dialogue to find a solution, there are many possibilities for social change that can take place. This was seen by the payment plans that were made to enable group members to reduce conflicts by repaying their debts. Through engagement of the Matetsi community, constructive strategies were devised by the participants, although their outcome may be seen as small.

6.1 What is participatory action research?

Participatory action research is one of the methods used frequently in the field of social sciences and was adopted by the researcher as the most relevant approach to address the problem (see section 4.1). It is an approach that seeks to address social problems brought to light by the inquiry. Unlike the traditional practice of viewing researched individuals or communities as sources from which data can be extracted, the participants become the core-researchers. While the term ‘action research’ may have originated with Kurt Lewin, a number of scholars had significant influence over its adoption and development and these include Paulo Freire, Robin McTaggart and Jack Whitehead (Townsend 2013: 3). In the words of Reason and Bradbury (2001b: 1) “action research is a participatory, democratic process concerned with developing practical knowing in the pursuit of worthwhile human purposes, grounded in a participatory worldview”. The researcher chose this definition because it brings a broader scope and purpose of action research with the aim of positively helping individuals and their communities to bring social change.

Lewin (1946) described action research as proceeding in a spiral of steps, which are, planning for action, observation and the evaluation of the result of the action. The researcher worked with the participants at every stage of the action research. The main feature of PAR is collective reflection by participants on general purposes of their efforts to change the way they work (McTaggart 1994: 316-317). This feature of PAR enabled the researcher to adopt the approach in working with the SHGs to resolve their conflicts as it brought them together to figure out a way to reduce conflicts in their groups. Since the SHGs work collectively to tackle their daily challenges, such a platform made it convenient to adopt PAR as it was the way groups of people could organise the conditions under which they could learn from their own experience, and make this experience accessible to others (McTaggart 1994: 316-317).

It can be posited that the processes that occur in the SHGs are more private interactions in a family than a secondary social relationship. Thus, a researcher's access required a clear identification with the operations of the SHGs so as to understand their context (Chesler 1991: 764). Therefore, the underlying PAR fitted quite well with the hoped-for goals of SHGs. These being; involvement with the participants who took part in the design and implementation of activities, local and grassroots orientation, opportunities to learn new skills, participation in new social processes, attaining outcomes of consciousness raising and empowerment (Chesler 1991: 765). Such an approach enabled the participants to develop trust, demonstrate knowledge of their personal experiences of group members and of group processes, commitment to serve the group, joint development of research and action agendas and techniques, efforts to validate findings with or by group members, and accountability to the informant group. Without collaborative and participatory procedures, not only are group members' interests easily violated, but researchers increase their distance from the immediate experience of group members so substantially that they risk being out of touch with the reality of local knowledge and experience (Chesler 1991: 766). Therefore, the operations associated with PAR in this research project seemed relevant and useful for inquiry and action that advanced knowledge about, and contributed to, the effectiveness of SHGs experience.

The researcher was inspired by what Kurt Lewin advocated, that "research which produces nothing but books will not suffice" (Lewin 1946: 35). For one to achieve change, practical

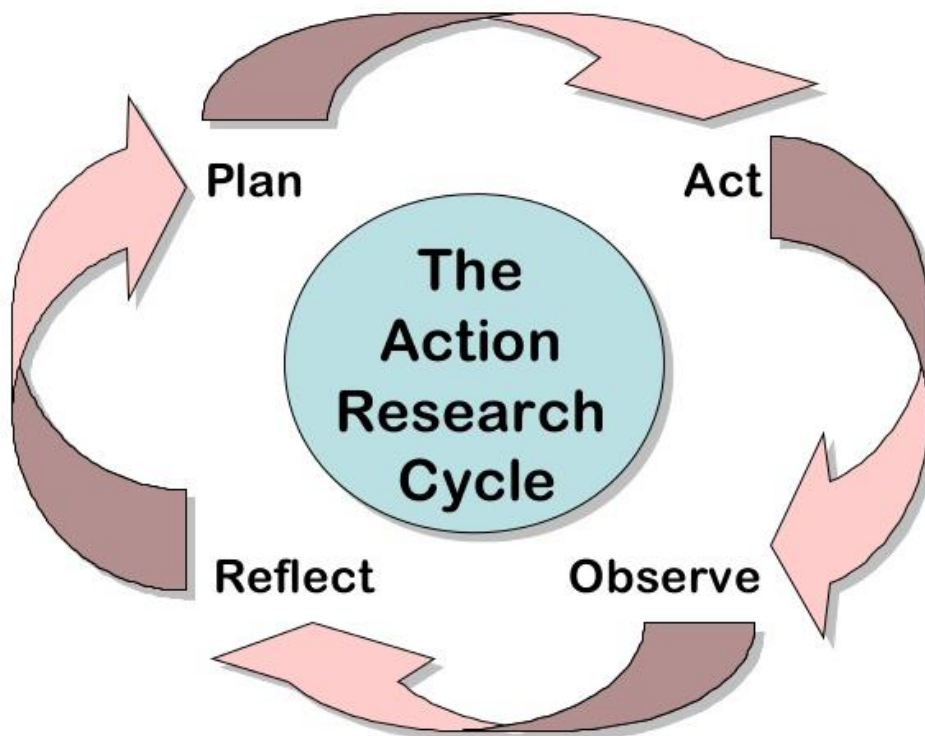
approaches have to be adopted. Thus in working with the SHGs in Matetsi community, there was a great need for women to be co-researchers, as they were the experts in the causes and consequences of conflicts in their groups. PAR is synonymous with ideas of community development, having been used and developed to support groups and communities of people in process of change which would directly affect them (Townsend 2013: 3). In this research project, PAR was used as a tool for social mobilisation to work with SHGs to reduce conflicts in their groups and at the same time, to ensure the sustainability of the groups.

6.1.1 Principles and features of action research

A distinctive feature of PAR is that those affected by planned changes have the primary responsibility for deciding on the courses of critically informed action which seem likely to lead to improvement, and for evaluating the results of strategies tried out in the practice (McTaggart 1994: 317). Within the research project, women in the SHGs self-reflected on the causes and consequences of conflicts in their groups. They sought and took action, together with the researcher, to improve the way they ran their groups and the way they handled their loans. This involved re-examining their constitutions, and their understanding of the root causes of conflicts and how these had been handled.

The participants had the responsibility to formulate strategies; which gave them the opportunity to work together on a thematic concern and at the same time, work toward confronting the culture of the groups, institutions and societies to which they belonged (McTaggart 1994: 318). Action research as a social change process is usually represented as a cycle of action and reflection (Townsend 2013: 10).

Diagram 6. 1 Action research cycle



Source: Lewin 1946

A typical cycle of action research includes the following:

- To develop a plan of action to improve what is already happening,
- To act to implement the plan,
- To observe the effects of actions in the context in which it occurs, and
- To reflect on these effects as a basis for further planning, subsequent action and so on, through a succession of cycles.

According to Kemmis and McTaggart (1982: 10), the above four ‘moments’ are related to two dimensions of action research of which the first is linked to the contexts in which it is conducted. The second dimension concerns the ways in which action research is intended to be a constructive and reconstructive activity (Townsend 2013: 14). The planning and acting moments are constructive, because they represent new features of the practices in question. Planning helps to deliberate and identify approaches that can bring change while the acting leads to the execution of the planned strategy.

Action research models

According to Townsend (2013: 7-8), the three action research models:

- Community engagement and participative inquiry: it emphasises the involvement of communities in the process of change and highlights the participatory components of action research, that is, the features of action research which enable groups of people to participate in research and change
- Developing practices through reflective inquiry: refers to the practice orientation of action research and the means by which it can be used as a process to reflect upon and then develop those practices
- Reflexivity and understanding of the self: identifies the place of the individual in this and the contribution that action research can play in people understanding and developing themselves

The table below compares the characteristics of PAR to those of traditional social science research:

Table 6.2 Comparison of characteristics of traditional social science research and PAR

	Traditional social science research	Participatory Action research
Epistemology	Researchers create new knowledge after researching subjects and analysis of data.	Shared, collaborative approaches to knowledge production. Research for the purpose of change- changing perceptions, understandings and creating action.
Principles emphasised	Objectivity, reproducible results, after researching subjects and generalisability.	Participatory, life enhancing, equitable empowerment and action oriented (Stringer, 1996). Conscientisation (Freire, 1970) and transformation (Hall, 1992).
Tensions and dichotomies	Subjectivity and rigour. Science and social science.	Rigour and social action. Generalisability. Academic status.
Methods	A range of methods are used including, surveys, interviews,	A wider array of methods is used including surveys, interviews, focus groups,

	focus groups, ethnography, case studies, etc.	ethnography, case studies, film, autobiography, documentary, drama, storytelling, photo-novels, oral history, and community meetings.
Relationships and naming	Distance between researcher and researched. Named subjects or research participants.	Active involvement of participants in design and dissemination of results. Named participants, community, collaborators or co-researchers.
Level of participation	Subjects participate in research project but rarely in writing, analysis or formulation of research questions.	Participants create research questions, design the study, analyse and interpret, implement and disseminate new knowledge.
Power and relationships	Power-oriented: seeking truth, objectivity, universal laws and knowledge (Joyappa and Martin, 1996).	Empower-oriented: conscious attempts to balance power (Joyappa and Martin 1996).
Control	Researcher has control of research process, research questions and research findings.	Community (includes participants and researcher) has control of research process, research questions, and research findings.
Decision-making	Individual or team of researchers make decisions about direction of research.	Group activity: usually a large group, collaborative approach to problem-solving and research directions.
Goals	Create new knowledge; seek truth via the objective researcher.	Democratisation of knowledge creation, social change (Stoecker and Bonacich, 1992) action and implementation.

Source: Moore (2004: 148)

6.1.2 The action research group

The twelve participants were drawn from Matetsi community, where the SHG concept was first introduced by the implementing partner, NCD. Due to other commitments very few male participants attended the meetings as they were busy in the fields, since it was during the farming season when we started designing strategies to enable women to pay back the loans owed. The other challenge I had was relying on NCD for permission to visit the SHGs, sometimes they claimed that they were having meetings with the groups. At times, they gave the go ahead to meet with the groups. Once, they arrived during a focus group discussion and

we had to stop the discussion and ask them to allow us to finish the discussions. Their group meetings' schedule seemed to be disorganised and I realised that if I depended on them, the research project would be negatively affected.

The other challenge I had was with the farming season because when we began the first cycle of PAR, the farming season had already started. On the other hand, NCD had stopped, or rarely visited Masikili village, which had many conflicts in the groups, and was only visiting Lubangwe and other villages within Hwange district. I had to work with Masikili groups to understand their problems and how best they could resolve them in order to revive and sustain their groups.

I started with twelve participants but the number was reduced to eight, since some needed to focus on their farming and to guard their produce because birds and baboons were a threat. This number was ideal as it allowed for intimacy and trust to be created more easily than in a larger group. It was big enough to take initiatives to spearhead the strategy of encouraging the group members to settle outstanding loans. A total of five meetings were held for 60 minutes per session and the action group worked for a period of six months during which various issues were discussed following an adaptation of Denscombe's Action Research Model (Costello 2003: 9) which was as follows;

- The discussion and adoption of the issue of inquiry, in our case, 'How can we reduce conflicts within the groups?'
- Critical reflection on what has been done to keep the groups intact and what were the success and failures of the attempts. This involved sampling the methods which were used by the groups to resolve the conflicts.
- A plan of action and activities was drawn up based on the samples made
- Implementation of activities agreed upon by the group.
- An evaluation exercise at the end of the specified period to assess the usefulness of the initiative taken and whether it could be beneficial to the wider community.

Table 6.1 Summary of actions undertaken

Date	Action	Composition	Location
17 June 2015	The researcher had a meeting with NCD to unpack the contents of the research and how the researcher intended to carry it out in Matetsi community so that the organisation could fit it in their field visit schedules.	The researcher, NCD Director and SHG Project Officer	Victoria Falls, NCD office
20 August 2015	The researcher had a meeting with Matetsi Ward Councillor, to get permission to undertake the research project in his ward and also to give him insights on what the research included. The researcher was given permission to undertake research and was invited to attend the ward meeting to explain the research to the whole community to gain their support	The researcher and Matetsi Ward Councillor	Victoria Falls
04 Sept 2015	The researcher attended Matetsi ward meeting and was given the opportunity to explain to the leaders how the research concerned them, so as to gain their support and to get consent to undertake it in their villages.	Researcher, Matetsi ward Councillor, Matetsi traditional leaders, government officers and Matetsi community-based committees for Parks and education	Masikili village
08 Sept 2015	With the help of the NCD facilitator based in Masikili village, the researcher sent consent letters to the village heads for Masikili and Lubangwe villages to undertake research in their villages.	CF and the researcher	Masikili and Lubangwe village
08 Sept 2015	The CF from Masikili and PO helped the researcher to translate the consent forms from English to Nambya and Chidombe to enable the	Researcher, CF and PO	Masikili Village and Victoria Falls

	participants to understand what the research encompassed.		
16 Sept 2015	Pilot study with six participants was undertaken in Masikili and Lubangwe to test whether there was a problem as the researcher assumed and to ascertain whether the questions were easy to understand or needed adjustment.	Two men and four women from the SHGs	Masikili and Lubangwe village
23 Sept 2015	Focus group discussion with eight participants in Lubangwe village on the operations, outcomes, causes and consequences of conflicts within the SHGs	Eight female members of the SHGs. Two from each group; Mukani, Bakani, Kuzubhatila and Tezhanazo	Lubangwe village
28 Sept 2015	Focus group discussion with seven participants from Masikili village on the operations, outcomes, causes and consequences of conflicts within the SHGs.	Seven female members of the SHGs. In Masikili village; Muka Uzwitile, Lugwasyo and Kulisumpula groups had two representatives each and Nyamukani group had one	Masikili village
28 Sept 2015	Focus group discussion with men from Masikili village on the outcomes of the SHGs and how they could be sustained as they had seen them unfold from when they were established.	Six men from Masikili village	Masikili village
19 Dec 2015	Interviewing one of NCD staff on the causes of conflicts and how they had tried to ensure their survival	One NCD staff and the researcher	Victoria Falls
22 Dec 2015	Interviewing Lubangwe traditional leaders on how they handled conflicts in their village and how best they could use their knowledge in assisting the SHGs	One male traditional leader and the researcher	Lubangwe village
22 Dec 2015	The researcher attended the SHG Day organised by Lubangwe SHGs to see what they had accomplished during	Matetsi Ward Councillor, NCD Project Officer, Matetsi traditional leaders and women from	Lubangwe village

	the year and to attain testimonials on the outcomes of the SHGs	Lubangwe SHGs	
07 Jan 2016	Interviewing Masikili village heads on how they handled conflicts in their village and how best they could use their knowledge to assist the SHGs.	Two male traditional leaders and the researcher	Masikili traditional leaders
08 Jan 2016	Dialogue with the action group on the findings of the causes of the conflicts within the groups and brainstorming on how women can report back to the traditional leaders the group activities	Twelve participants; four men and eight women from the SHGs	Masikili village
12 Jan 2016	Meeting with the village heads to apologise for not reporting back on the activities of the SHGs and to ask for their support in resolving conflicts in the groups	Action group and three traditional leaders	Masikili traditional leaders
20 January 2016	Meeting of all the groups with traditional leaders and the action group to report back on the issues causing conflicts and threatening the survival of the groups and how best they can resolve them	Traditional leaders, action group and members of all the SHGs	Masikili traditional leaders
27 Jan 2016	Meeting of all the groups with action group and traditional leaders to finalise the initiative to be taken to reduce conflicts. The outcome was agreed payment plans that the members would make to settle their debts to ensure the smooth operation of the SHGs by April 2016.	Members of the SHGs, action group and traditional leaders	Masikili village
30 March 2016	Evaluation of the initiative taken to reduce conflicts with the action group	Researcher and the action group	Masikili village
11 August 2016	Evaluation of how far the payment plans had worked in enabling the smooth operations	Action group and the researcher	Masikili village

	of the groups		
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Table 6.1 above gives a timeline of the actions that were taken by the researcher with Matetsi community and NCD in examining the research topic. This was done to understand the experiences of women in the SHGs, how they had benefitted, causes and consequences of conflicts. Also, how conflicts had been handled and how best they could be reduced in the SHGs. Having the timeline of the events enabled the researcher to understand the flow of the events in the groups. At the same time, it enabled the action research group to implement some of the outcomes of the meetings even when the researcher was away.

Initially, the researcher had suggested that a conflict resolution skills training workshop be carried out. However, because PAR was driven by the participants as the main experts of their problem, they suggested the payment plans as the main intervention since the major problem was caused by delay in loan repayment. Thus payment helped the group members to take responsibility of their debts and to reduce their accumulation. At the same time, traditional leaders and men also played a pivotal role in advising and guiding the women on how best they could handle community conflicts and what to work on in the future if they wanted to ensure the sustainability of their groups.

6.2 Data collection

6.2.1 Interviews with traditional leaders

The SHGs do not operate in a vacuum and the research project also included the traditional leaders as they played a pivotal role in their communities in resolving conflicts that arose. As a researcher, I realised that the research would not yield any results without involving the traditional leaders as one could not do any activity in a community without being given permission by them. Hence, the traditional leaders from Lubangwe and Masikili villages worked together with the researcher to unpack the causes of conflicts and how these could be tackled.

During the interviews held with the traditional leaders, many issues were brought up concerning the women's groups in their villages. The main issue was that not all the conflicts that were taking place in the groups were reported to the traditional leaders by the women and the implementing partner. In one village, traditional leaders were not informed of any conflicts that existed in the SHGs and some were shocked to hear of such conflicts. When I asked whether women reported any problems to the traditional leaders, the answer was no. This made the researcher understand why the traditional leaders were shocked to hear that there were such conflicts.

The SHGs worked hand-in-hand with the NCD, hence, all their challenges they reported to them that reporting to the traditional leaders. However, a challenge arose in Masikili village when the PO stopped visiting the groups which left them vulnerable. Such crippled most of the groups in that village as many stopped saving and holding thing their weekly meeting. The groups had depended much on NCD such that they did not report any of their activities to the traditional leaders.

Informing the traditional leaders of the activities happening in the SHGs became the first phase of our action as the action group. Failure to involve the traditional leaders in the critical issues threatening the survival of the SHGs was not a good move by the women and the implementing partner because traditional leaders are a great resource in conflict resolution in any given community. If they wanted to tap into the rich indigenous knowledge of resolving conflicts in Matetsi, it was inevitable for traditional leaders not to be left out in such projects. Traditional leaders had to be brought on board and women admitted that they made a great mistake by not informing the village heads of the challenges they were facing in their groups. WR4 stated, "We made a mistake by not involving them, that's why people take our thing for granted. We have problems because we didn't involve them".

From the interviews held, the traditional leaders showed that they were not happy with the way women and the implementing partner handled disputes when they arose. MR7 stated that problems arose from the way the groups were formed.

I see that there was a problem at the start of the groups, the NCD was supposed to tell them openly that they were to involve traditional leaders from the start. Now there are women who look down upon the village heads and think they know more than us, etc. This makes the women use NCD not us. Like I am telling you, we do not know anything as traditional leaders, I wasn't involved but we do attend meetings, even in CLA they invite us and we attend.

With such problems raised by the village heads, there was a great need for the groups to re-visit their traditional way of handling conflicts in their communities. This was to be done so as to rebuild broken relationships and communication with the traditional leaders. For a group which works in a community without the involvement or reporting back to the traditional leaders is bound to fail. In rural communities, traditional leaders play a pivotal role in community projects and the stakeholders have the mandate to keep them updated on their activities and challenges so that when problems arise they can easily be consulted to advise on how the problem could be resolved.

The interviews with the traditional leaders helped to unpack some of the problems that existed in the groups that the women had not highlighted during their interviews and focus group discussions. The absence of the implementing partner in one village was one of the major issues that was raised by the traditional leaders and they encouraged the implementing partner to put its house in order first. The traditional leaders wanted the implementing partner to discuss the reporting system with the SHGs and correct all the gaps they had left unattended and then report back to the traditional leaders how they had resolved their issue.

The traditional leaders clearly stated that the implementing partner had to remind or teach the SHGs the reporting procedure so as to reduce further problems in the groups. The issue of reporting procedure was brought about by the fact that the SHGs and the implementing partner had reported the issue of non-repayment of loans to the police. In one village, the police from the VFU told the women that those not settling their debts would have dockets

opened against them. When the traditional leaders heard about this, they were not happy and advised that such matters did not need the involvement of the police. MR7 noted;

...the way forward is for NCD to correct the way it does things because when there were conflicts they were always taking their issues to the police. The point of correction should start from the NCD office and they should realise that things are not working and change from the law to traditional ways of resolving issues. Because when the issue is taken to the law, I don't interfere as I don't qualify there. So the point of correction must be done first within the organisation. They should tell their people and tell us also that say we had an issue and we have done this to fix it.

The village heads explained that such matters when taken to the police destroy community relationships. But traditional leaders do not arrest people, they arrange dialogues between conflicting parties to hear the root causes of the problem, to listen to suggestions on how the matter could be resolved and finally rebuild broken relationships through forgiveness and reconciliation. Thus, the traditional approach promotes peace and reconciliation but taking people to the police destroys relationships. It creates anger or bitterness and fear within the groups. MR10 stated,

Traditionally, we don't arrest each other, we only advice and call on the conflicting parties to forgive each other. As I say, we will be building a good relationship among those people so that they do not hate each other in the community.

6.2.2 Interview with implementing partner

In order to get diverse views about the causes of conflicts in the SHGs, the researcher interviewed the SHGs implementing partner, NCD. The interview was to help me understand the causes of conflicts and the attempts made to resolve the problems. NCD seemed to believe that the groups were growing but this contradicted the participants' reports. Almost all the groups indicated that they were rarely attending meetings and people were no longer saving. From the groups' responses, it was clear that only one or two groups were still meeting and saving.

I think they (groups) are growing because women are now able to address some issues such as domestic violence and are now able to plan some of the programmes on their own. They are also growing economically because their savings are growing and they are involved in big income-generating businesses (NCD).

The women had learnt about socio-economic issues from the group meetings, however, conflicts in the groups threatened their survival. Resolving conflicts needed to be a priority for NCD to ensure the sustainability of the groups, but they were hindered in this by several factors. The first point raised was that they were failing to conduct the trainings properly in one village because of the political situation, and that the people in the area did not understand the concept. This was highlighted by the following statement:

It is political, so many times when we visit and invite the village heads; they are scared of what the community might say. For example, the war veterans there say they do not understand the SHGs as they seem to be politically motivated. So they don't attend our meetings, they are scared. Of course that may not be the reason but I'm assuming that is why they do not come. Because each time I invite them, they promise to come but in the end they do not pitch up.

This made it difficult for the traditional leaders and the implementing partner to attend the meetings. The other reason that hindered NCD from attending the women's meetings fully, was that they were in other areas trying to meet targets set by the funding donor to create more groups in order to form a CLA.

We aim to reach the donor's targets and that's one of the challenges that we have, like when the donor says by 2015 he wants 60 groups, we focus more time on meeting that. At the same time, there are challenges from the communities which are resisting the formation of more groups. The community does not understand the concept immediately so we cannot meet the targets on time. Another thing is that the donor comes to the communities with their own objectives. Because if you realise, the SHG concept started in India, and you cannot compare India to Zimbabwe, for example, in terms of population density, Hwange District has few people for instance, in village 56 we have only 2 groups since 2013...

It could be argued that the organisation had lost track of the groups and had done little to monitor and evaluate the progress and challenges faced by the SHGs. At the same time, the

organisation seemed to lack the capacity and conflict resolution skills that could have helped to reduce some of the conflicts in the groups.

From the NCD's responses, the researcher assumed that the CLA gave the organisation the freedom to relax and not focus more on what was happening with the SHGs. This was because NCD seemed to be concerned about CLA and not the SHGs. This was evident from statements such as this, "... I am no longer going to see groups in Lubangwe and Masikili due to CLA. I am no longer attending the groups but only the CLA. I only see groups if I feel like visiting there".

The action research group had the support of the village-heads who were always available to them, hence, the exclusion of the external parties. The researcher realised that when the community works together to find solutions to their problems, they became empowered as they worked collectively. In addition, it gave the community a sense of project ownership than when external parties imposed ideas and solutions which they found difficult to implement. Thus, participatory action research was a suitable approach for the Matetsi community as they took an active role in seeking solutions to transform their own problems.

6.2.3 Dialogue

To bring the village heads on board, dialogue was first held with the action group, composed of eight women and four men, to discuss how the groups had failed to involve the traditional leaders. Dialogue plays a critical role in PAR because through it, participants are able to learn about their own reality, through the critical analysis of their own particular situations and problems. Participants engaged in informative, reflective and interrogative discussions concerning their experiences and actions during these dialogue sessions and were able to devise solutions and actions. Therefore, dialogue sessions which included argumentation and consensus meetings were adopted and used during the planning phase of the action initiative of bringing the village heads on board (McTaggart 1998: 326).

The researcher and the action group had to do damage control first, in order to get the village heads on board, because the participants realised that without them, the problems in the groups would continue. Galtung explains that the Transcend method uses dialogue to loosen conflicts and allow parties to unlock the conflict through joint creativity (Webel and Galtung 2007). The Transcend approach entails going beyond the parties' goals and creating a new reality so that the parties can live and develop together (Webel and Galtung 2007: 14). They further explain that the approach works with one party at a time, in deep dialogue, and in joint creative search for a new reality and after that it moves to the classical approach, bringing the conflicting parties together for negotiation, with the aid of a facilitator. Moreover, the approach is holistic, with a dynamic process model relating conflict and peace.

The process of dialogue began with reflection on the major causes of conflicts in the groups (see section 5.4.1) so as to enable everyone present to recap on the causes. The dialogue included women representatives from all the groups and they showed the willingness to work together in finding solutions to their problems. As without mutual trust and reciprocity in the groups, SHGs are likely to stop functioning.

Through dialogue, the emphasis was placed on identifying shared roots and responsibilities, rather than apportioning blame and guilt. The participants believed that by involving the traditional leaders, the member who had broken the constitution would listen better, because not listening to the traditional leaders would be disrespectful. This was confirmed by the following statement;

We are too ignorant of the constitutions we have. We don't follow them and traditional leaders don't have copies of them and some are not even complete. Even the police do not know them. So we need to improve on this as people won't pay without that (WR13).

The issue of the constitution was seen as one of the loopholes that made group members to not settle their debts. The women said that new members were not given the constitution and the worst part was that these were incomplete and needed to be amended. The challenge that faced the groups was that the constitutions were incomplete and they had not shared them

with the traditional leaders. When meetings were called for constitutional amendments, only three or four people attended from a possible 15 to 20 people. This delayed the completion of the constitutions and at the same time when new laws were introduced in the absence of some members, they would complain and refuse to acknowledge and sign the constitution. It was suggested that the groups should invite the village heads when making their constitutions so that the members would respect their laws and fulfil their obligations. “The constitution has to be formed with the village head present. But the new ones we have caused conflicts as some do not agree with them. If we write them in the presence of the village heads they will not refuse” (WR14).

With the men as part of the action group, women were encouraged to read out the constitution to the prospective members before they joined the group and be given copies so that they would have full knowledge of the operations of the groups. An issue of gender discrimination was raised by male participants who wanted to know how they would help the women reduce their conflicts when they were not allowed to be part of the SHGs.

...as a man I am not allowed to come and talk to them when they gather as a group. How then should I address their issues because some of them will tell me that I am a man and NCD doesn't consist of men, so I must not disturb them? Unless there is a law in NCD that allows men to form their own groups, who will look into such issues and encourage women so that their groups do not collapse. So if we could be given such opportunities we could then be able to advise them, to ensure the survival of the groups. So without any recognition from the groups there is nothing we can do (MR6).

The issue of people who owed the groups was raised as it was the major problem affecting the survival of the groups. The challenge that the groups identified was that most of the people owing did not attend the weekly meetings, which made it difficult for them to understand why the defaulters were not paying back on time. Various suggestions were made on how to make them attend the weekly meetings. Others suggested that they should pass by their homes and pick them up for the meetings. However, some mentioned that they had tried and failed because some of the women were not pleased when one came to their place, while some gave excuses. This was highlighted by the following argument;

You can't follow someone to her place. They will tell you rubbish and she will be a wounded buffalo! She is only holding to the fact that we have her money. If you go and fetch her, you won't even agree for she will tell you rubbish... I am tired of begging people to attend the meetings for they treat us badly (WR10).

Others suggested that letters, which would serve as a reminder to those owing, be written to them.

Following the agreement to report to the traditional leaders, a meeting with them set for the 12th January 2016. The reasons for the meeting with the traditional leaders, was to report on all the activities taking place within the SHGs, how far they have gone and their challenges. By approaching the traditional leaders, it helped the groups to re-establish good relations with leaders because the groups did not exist in a vacuum but were part of a community with proper leadership structures. From the meeting, the traditional leaders agreed to advise the groups where necessary. This enabled the groups to re-establish communication with leaders and gave the women the courage to seek advice on how they could deal with some issues within their groups.

A meeting was set up with all the SHGs by the action group, to hear from those who owed and to make payment plans for their debts. The meeting was held in March 2016 and each member was asked what they intended to do about their debts. Many agreed to settle their debts after selling their harvests in April. The community depends mainly on rain-fed agriculture as the source of income as mentioned in the previous chapters. The SHGs only supplemented the household income. It was agreed that by April or May 2016 women should have settled their debts and payment plans were made with each member owing. However, one woman indicated that she was not sure when she would pay the money. Thus, resistance to pay loans still existed among some women despite being asked politely by the traditional leaders.

As noted earlier, the researcher had suggested that training on conflict resolution skills could be done as one of strategies to reduce conflicts in the groups. However, a characteristic of PAR is that the researcher can never be sure what form an intervention might take. The more participatory the research, the greater the uncertainty. Women clearly stated that training in

conflict resolution, could not teach anyone to pay back the money, hence, it would be a waste of time to conduct one. The participants wanted their group members to settle their debts as they were the ones holding the groups back and causing conflicts within the groups. Therefore, there was a need for the group to come up with a strategy that would make the group members repay their loans. The women argued that training could be carried out at a later stage if they needed one, but repayment of the loans was the first priority to get the groups moving.

6.3 The relevance of conflict transformation

With the existence of conflicts within the SHGs, the conflict transformation theory brings attention to the underlying causes of conflict and how to resolve it. The approach adopted helped to transform destructive processes that threatened the survival of the SHGs into constructive ones that seeks to increase peaceful co-existence within the communities. The approach enabled the participants to realise that social conflicts are natural aspects of human existence that have prospects of constructive social change.

In addition, using the conflict transformation approach, the action group realised the gaps within their constitutions and the need to change them as a solution to bring together all the members of the SHGs. Such approach, made women realise that conflict changes communication patterns, affecting relationships and threatened the survival of their groups. Therefore, coming together to find solutions using conflict transformation gave them a direction on how to promote constructive change which is inclusive using the payment plans

Through dialogue and reflecting on the root causes of the conflicts within the groups, members realised the need for love, empathy and reconciliation to ensure accountability. From the research project, it can be noted that members of the SHGs saw their problems as an opportunity to engage on a broader context, to explore and understand the system of relationship and patterns that gave birth to the crisis within the groups. Through dialogue, the members were able to identify their experiences and issues that have caused harm within the SHGs. Hence, creative solutions were devised to meet everyone's need and finally to empower all SHGs involved to transform their conflicts to enable them to be self-sufficient.

6.4 Conclusion

This chapter discussed participatory action research and the evaluation of the outcome of the payment plans that were drawn up. Firstly, it explained what PAR is about, its features and models. Secondly, it examined the issues that were raised by the traditional leaders, the implementing partner for the SHGs and the women, about how conflicts arose and their effects on the sustainability of the SHGs. Thirdly; it evaluated the repayment plans that were drawn up and their effectiveness. An assessment was carried out after three months.

Chapter seven: Evaluation of the PAR

7.0 Introduction

This chapter deals with the evaluation of the outcomes of the peacebuilding intervention which was implemented in Matetsi community. The chapter is concerned with the evaluation of the PAR process and the researcher's observations in fulfilment of objective four which was to undertake a preliminary evaluation of the outcome (see section 1.5). The chapter evaluates the extent to which the researcher and participants benefitted from the research and some of the challenges encountered in the research process.

7.1 A preliminary evaluation of the outcomes

The evaluation of the outcome of the intervention is an essential element in PAR. Lederach, Culbertson and Neufeldt (2007: 1) assert that in peacebuilding efforts, it is crucial to have a reflective practice or culture. This is an act of deducing lessons from the success or failure of an intervention and assessing the outcomes of the intervention. Peacebuilders have an obligation to evaluate their work to determine whether it has brought change or not (Church 2008: 3). Evaluation can be defined as the systematic acquisition and assessment of information gathered on specific questions to provide a careful feedback for a programme (Church and Rodgers 2006: 93). In PAR, evaluation is not just an inquest that just ends abruptly but rather it is a nonstop assessment of an on-going research with intent to learn from the research cycle. Evaluation in peacebuilding is seen as an evidence-based process designed to understand the outcomes of the intervention, whether positive or negative, (Blum 2011: 2).

According to the OECD (2008: 2), the evaluation of a peacebuilding programme has to be guided by some of the following points:

- **Relevance** - Does the intervention relate in a meaningful way to current key driving factors of the (potential) conflict? Are the outputs based on logical or sensible

assumptions or theory of change? Are outputs consistent with the objectives of reducing or preventing conflict?

- Efficiency - Are/ were the activities cost efficient? Is this the most efficient way to contribute to peace?
- Impact - What happened as a result of the peacebuilding activity? What were the positive and negative changes produced directly or indirectly, intended and unintended? How did the intervention impact affect key conflict actors or affect on-going conflict creating or peace promoting actors?
- Effectiveness - To what extent were the objectives achieved? What factors contributed to the achievements?
- Sustainability - Will the benefits be maintained after the intervention?

The evaluation approach adopted in this thesis was guided by some of the key points highlighted by OECD. It is very important to recap that the evaluation carried in this study was done shortly after the study. This was based on data obtained from the post-intervention follow up meetings and interviews with participants, which were carried out three months after the intervention. Measuring only the short-term outcomes was largely determined by the nature of the study and the length of the intervention, which was over a period of six months. While a medium or a long-term intervention would have been ideal, it was not possible to do it in a research project conducted for a Master's degree.

Meetings with the action group were carried out and these were more than mere talk as they fostered engagement and need to reflect on the root causes of the conflict. Through discussion, the participants were able to suggest beneficial initiatives that were implemented to reduce conflicts in their groups. Participants demonstrated that they did not only gain understanding of how conflicts arise in their groups, but they oversaw the rebuilding of relationships that had been strained by delays in loan repayments. Participants agreed that those who are not willing to continue with the SHGs were free to leave but they were determined to ensure the survival of the project as it enabled them to contribute to their households. Women participants acknowledged that participation in the meetings and being

part of the action allowed them to come up with solutions that they would enforce to ensure the sustainability of their groups.

The payment plans were drawn up and each member who owed was given the opportunity to explain how she would settle her dues. This opportunity enabled the members to have a sense of belonging, as all this was done out of love and empathy considering the financial capability of each person. Most promised that they would settle the debt during the harvest season as they would sell some of their agricultural produce then. Such promises gave hope to many, as at the beginning of April 2016 some began to settle their debts. With repayment plans in place, the evaluation of the intervention was done in March and August 2016. This showed that women were still continuing to settle their debts guided by the payment plans they had signed. This showed the effectiveness of the initiative as it gave them hope that all debts would be cleared with time if women stuck to them.

At the same time, the action group acknowledged that the research process had brought about a paradigm shift in the villages as the women now reported back to the traditional leaders and involved them in their meetings. At the same time, they acknowledged that they had learnt not to exclude the traditional processes because the success of their groups depended on the support they got from the traditional leaders. They had also benefitted from updating their constitutions every three months so that members do not take advantage of them.

This may not be a huge change in terms of reducing conflicts in the groups but it gave hope for change and accountability to members. It demonstrated the positive and transformative potential of the intervention since all the women accepted the initiative, except for one person who seemed to be a bad influence to some. The repayment plans helped the participants to have an influence on their group members and the community they live in. The participants exercised influence by approaching the traditional leaders to report on their activities. This act re-established good communication links with the traditional leaders. The meetings spearheaded by the action group brought together all the groups to draw up repayment plans. While this may not be easily transferable at macro-level, it gives credence to the relevance of PAR in peacebuilding. In addition, action research requires all participants to engage in

communication which facilitates the development of harmonious relationships and the effective attainment of group objectives (Stringer 2014: 26).

An outcome, which demonstrates a shift in terms of relationship building no matter how small, represents an improvement to me. The fact that the women agreed to make repayment plans and to acknowledge their delays, demonstrated a shift in their attitudes towards the need to honour their loans. It means that engagement promotes contact, which helps participants to express themselves because they know someone is listening, unlike disengagement, and intolerance, which threatens peaceful co-existence.

The action group continued to play a pivotal role in reminding the group members to settle their debts so that the groups could continue to exist and enable them to be self-sufficient as women. The action group was similar to what Lederach (2003) described as the conflict-transformational platform. In this instance, the transformative platform sought to build friendships in an effort to transform women's mind-sets from the reluctance to settle their debts and disrespect, to empathy-based trust and mutual respect. Repayment plans were instrumental to the whole process because they facilitated engagement and accountability among participants. The engagement and accountability were crucial as they covered the following themes: communication, integration, perspectives sharing and mutual action to promote solidarity.

Transformation of the actors' relationships is one of the central principles of the transcend method when addressing a conflict. There was a great need for the women to change their attitudes and settle their debts for change to take place. Action research's primary interest is to establish and maintain positive working relationships (Stringer 2014: 24). Thus, the attempt to build relationships represents a creative and ambitious approach to deal with conflict in polarised groups. The transcend method of conflict transformation views conflict as a source of potential development.

According to the follow-up made by the action group, the repayment plans worked as many started to settle their debts although they had not yet finished the full payments. PAR seeks to

develop and maintain social and personal interactions that are non-exploitative and enhance the social and emotional lives of all the people who participate (Stringer 2014: 23). Coming up with payment plans to enable the women to settle their debts paved the way to re-build the broken relationships caused by debts. This shows the relevance of action research, as Stringer (2014: 24) asserts, relationships in action research should:

- Promote feelings of equality for all people
- Maintain harmony
- Resolve conflicts that arise, openly and dialogically
- Encourage personal, cooperative relationships, rather than impersonal, competitive, conflictual, or authoritarian relationships

The payment plans were agreed upon by all groups and it involved the participation of everyone; except one woman. Everyone's participation was fundamental in order to reduce conflicts within the groups and to ensure their sustainability. It can be posited that participation enabled the participants to explore the nature and context of the problems that concerned them. This gave them an opportunity to develop an immediate and deep understanding of their situations and to be actively involved in the process of dealing with those problems (Stringer 2014: 28).

The idea of drafting repayment plans came from the participants which gave them an opportunity to act on their own and at the same time encouraged them to fulfil the suggested plans (Stringer 2014: 28). At the same time, the involvement of the traditional leaders brought in one of the fundamental aspects of action research which sought to enact an approach to inquiry that included all relevant stakeholders in the process of reducing conflicts in the groups (Stringer 2014: 31). The meeting with all members of the SHGs brought a paradigm shift to the groups as the action research group reported that women started to honour their promises to repay. At the same time, the research group kept on encouraging them. There was a change of tone of language and attitude in many as reported by the research group.

7.2 My observations

The researcher also took time to observe how the intervention process went, since some scholars highlight the need for self-reflexivity as one of the important elements that a researcher should do. From the observations of the researcher, the research project contributed to the topic under study (Babbie and Mouton 2001: 323). Doing the action research increased the researcher's dexterity as she learnt a new skill, although the process had its own challenges. The challenges were that the researcher had limited knowledge and experience of using action research.

The researcher found it interesting to work with the community as they were experts in their own challenges. This helped in not only exploring the problem, but also to discover strategies that could be used to reduce the conflicts. From the literature review, the researcher understood the importance of engaging participants through focus group discussions, interviews and dialogue so as to interrogate the causes of conflicts (McTaggart 1998). This helped the researcher and the co-researchers to better understand the conflicts that threatened the survival of the SHGs.

The biggest challenge in the research process, was being unsure of the direction we were taking in terms of coming up with an intervention. A characteristic of PAR is that one cannot be sure what form an intervention might take because the more participatory the procedure, the greater this uncertainty. Participants found it difficult to think and brainstorm on how best we could reduce the conflicts in the groups. Others wanted me to tell them the solution while others understood that it was important for them to come up with their own solutions.

Furthermore, some thought the process was a waste of time if all I did was to probe them to come up with the solutions instead of telling them what to do. It was difficult to explain to the participants what their role in the research process was. However, with the first dialogue, that took place in January 2016, the participants began to appreciate their role in the research. Their lack of understanding of the PAR process was a significant obstacle to some of the

participants, however, with time some began to understand and only one still could not understand my role.

The first dialogue was about the unfinished constitutions and so much time was spent on this issue that I felt we were going around in circles. I was not sure how to lead the group to the next level, as much of the time was spent discussing the delays in loan repayments (see section 5.4.1) but without any concrete suggestions on how this could be dealt with. At the same time, I was not sure whether I had gained enough appreciation and comprehension of the major causes of conflicts in the groups (McTaggart 1998: 315).

Despite the uncertainties of the processes we went through with the participants, I believe the process was effective because they eventually asked themselves the question “what then shall we do now that we have identified the major problems?” This question finally paved the way for the participants to come up with possible solutions to their problem. At the same time, the men also offered to assist by delivering letters reminding those who owed to repay their debts.

We are willing to deliver the letters as some of your members took you lightly when you approached them with the letters as women. Therefore, allow us to send them so that they might see how serious the matter is (MR8).

The meeting with the traditional leaders, action group and all the group members was significant as it came up with the repayment plans for those owing. Most of the defaulters agreed to settle their debts by April 2016. This gave hope to many as they appreciated that it was the starting point of learning from their shortcomings and how to fix them to ensure that their source of livelihood was safeguarded.

With the repayment plans in place, I still believed the women needed more training in nonviolent conflict resolution strategies so that they would acquire skills that would help them in the future. However, the women opted to deal with the delays in loan repayments as they felt that training would not encourage people to settle their debts. I also believed that we

still needed more time to move to the next cycle of the PAR process so that we would eventually do the training on conflict resolution skills.

From the research process, I learnt that when trust is broken among the members of the SHGs, reconciliation takes a long time to happen, if at all. This was reflected by the fact that most groups preferred to expel those who owed and had taken a long time to pay up. This on its own shows the importance of trust as these groups are premised on mutual trust. If a member fails to respect the finances of the group, it becomes hard to trust her as she has taken ages to settle her debts.

During the research process, I also learnt the importance of allowing the co-researchers to come up with their own solutions to their problems. Community-based interventions are more sustainable than external solutions and the researcher believes that even in her absence the groups will continue to own the commitments they made.

7.3 Conclusion

In this chapter, the researcher assessed how the research project was evaluated so as to measure the effectiveness of the intervention taken to address the problem. This was done to meet objective four (see section 1.5). The intervention brought a positive response from almost all the women as most started to settle their debt, albeit bit by bit. The research process also saw co-researchers playing an integral part in designing the intervention and making follow ups on the repayment plans. Their participation also enabled the involvement of the traditional leaders who supported them and gave them direction on how to handle community conflicts. Above all, the community acknowledged the usefulness of the process and were determined to continue safeguarding the SHGs as they were the source of their livelihoods.

Chapter eight: Summary, conclusions and lessons

8.0 Introduction

The research was conducted with the aim of providing answers to the operations and outcomes of the SHGs and the causes and consequences of conflicts in the groups. The study's overall aim was to reduce the conflicts in the groups. The study made a comprehensive evaluation of the causes and consequences of conflicts drawn from the women's experiences. To achieve the objectives, the researcher carried out an action research on the causes of conflicts and attempts made to keep the groups intact. This helped in devising a programme that assisted in reducing the conflicts to enable the survival and sustainability of the groups.

8.1 Research aims and objectives

The main aim of the research project was to reduce the causes of the conflicts in the groups so as to enable their sustainability in the Hwange District in Zimbabwe. The specific objectives of the research were:

5. To document the operations and outcomes of SHGs in Matetsi Ward from 2013.
6. To explore the nature, causes, extent and consequences of conflicts among the SHGs in Matetsi Ward.
7. To review attempts that have been made to keep the SHGs intact and to assess their effectiveness.
8. To design and implement a training programme for SHGs to reduce conflicts and undertake a preliminary evaluation of its outcome.

8.2 Summary of the findings

The theoretical framework that guided the research project and relevant peace theory were discussed in chapter one, two and three. The research was guided by Sen Amartya's (1993) Capabilities Approach, Social capital theory and John Paul Lederach's (2003) conflict transformation theory as its main theoretical underpinning.

Realising that the poor are weak economically and lack assets or the power to change their situation, the researcher adopted the Capabilities Approach because, according to Sen (1993), with collective action, the poor can improve their situations by enhancing their effectiveness and increasing their power economically through tapping into resources available locally. The approach involves concentrating on freedoms to achieve in general and the capabilities to function in particular. Therefore, the researcher adopted the collective capabilities because it focused mainly on what women were able to do and be, the quality of their lives and on removing the obstacles in their lives so that they could have more freedom to live the kind of lives they found valuable. Through the approach, the researcher was able to explore the operations and outcomes of the SHGs.

The social capital approach was adopted because it complemented the collective capabilities approach. Social capital has been recognized as a strategy that can eradicate poverty and enhance the well-being of rural dwellers, especially those areas that are poverty stricken, in developing countries. The theory helped in obtaining important insights on the links between social capital and the outcomes of the SHGs to the socio-economic well-being of the rural women so as to provide a useful practical framework for making peacebuilding strategies more effective.

Conflict transformation acknowledges that conflicts are inherent in human existence and that they can be constructive or destructive. Therefore, the main aim of the approach is to transform destructive processes into constructive ones that shun violence and increase justice. Peacebuilding through transformation is based on the assumption that the humanity in each person enables each individual to be capable of love, which can dilute and overcome the feelings of hatred. It promotes the transformation of attitudes, structures and behavioural patterns through transforming individuals' behaviour, beliefs and withdrawing allegiance from institutions that promote violence. On the other hand, the researcher utilised dialogue as

a conflict transformation platform to build relationships and to reduce conflicts in the groups. Succinctly, conflict transformation seeks to build peace by transforming a culture of violence into a culture of peace through nonviolent means.

The research design and the methods used to collect data were discussed in chapter four. Since the research project sought to build mutual understanding and respect through building broken relationships caused by conflicts in the groups, the researcher adopted an action research approach. Reason and Bradbury (2001: 1) assert that action research seeks to bring together action and reflection, theory and practice, in participation with others, in the pursuit of practical solutions to issues of pressing concern to people, and more generally, the flourishing of individual persons and their communities. Action research was adopted to facilitate a practical process of engaging women in the SHGs on the ways of reducing conflicts in their groups, in an effort to rebuild broken relationships and to ensure the sustainability of the groups.

Participatory action research has been used and developed to support groups and communities in a process of change which affects them directly (Townsend 2013: 3). This research project used PAR as a tool for social mobilisation in working with SHGs to reduce conflicts in the groups to ensure the survival and sustainability of the SHGs. Through the PAR process, women from the SHGs reflected on the causes and consequences of the conflicts in their groups and sought solutions and took action together with the researcher to improve the way they ran their groups. The participants had the responsibility to formulate strategies to reduce conflicts and this gave them an opportunity to work together on the outstanding loans. At the same time they worked to influence positively the culture of the groups, institutions and communities they belonged to (McTaggart 1994: 318). They also got the opportunity to work with community leaders who guided them on how best to tackle the community-based conflicts without involving outside parties.

The operations and outcomes of the SHGs were discussed in Chapter two to fulfil objective one. Literature pointed out that the SHG concept has been used to build an inclusive financial system because there has been a great need for development strategies to touch all lives, instead of a selected few (Samanta 2009: 171). It was further discussed that SHGs are small

informal associations of the poor, created at the grassroots levels, for the purpose of allowing members to acquire economic benefits out of mutual help, solidarity and joint responsibility (Beevi and Devi 2011: 406). In Hwange District, it was found that the groups were made up of 15 to 20 women from poor backgrounds (see Chapter 2). In Matetsi ward, the SHGs have been used as a tool to build community resilience as the area is greatly affected by long dry spells.

Generally, the participants reported that they met weekly, saved weekly and took loans from their savings. With the loans, they ventured into small-scale businesses to help sustain their families. They indicated that they had business and social loans. Business loans attracted ten percent interest while social loans had no interest. Women testified that they had benefitted greatly from the groups. They were looking forward to benefit more from them as they now no longer had to wait for the farming season to have products to sell. They now could sell vegetables from their gardens and dried fish, among other things.

The researcher discovered that SHGs had been used to empower rural women and had encouraged women to be self-reliant. Research suggests that SHGs have enlightened women on the capabilities they possess when they collectively organise each other to address their socio-economic needs. Studies carried out in Uganda suggested that the programmes contribute to women's decision making power (van Rooyen, Stewart and de Wet 2012: 2257). In this research project, women felt empowered as they were now able to contribute to household income, run their small businesses and develop saving habits (see section 5.3). Women appreciated the fact that SHGs had helped them to discover their capabilities since some of them were now part of the community leadership.

Participants indicated that before the groups came into being, they only ate one or two meals per day but were not able to eat things like rice. According to them, rice was only eaten on special occasions like Christmas. However, the SHGs had brought a big change as they were now able to have three meals and to buy rice any time they wanted. Women also reported that the groups had given them self-confidence and recognition within their households and community. This shows that women had generally benefitted from the SHGs.

To fulfil objective two and three (see Chapter 3), the researcher with the co-researchers identified the delay in loan repayments as the main cause of conflicts. The participants had a comprehensive appreciation of their experiences and were able to articulate the causes and consequences of conflicts in their groups. They acknowledged that without repaying the loans, groups would cease to exist and hence, an urgent intervention had to be made to ensure the sustainability of the groups.

The participants realised and appreciated that the SHGs played a fundamental role in their livelihoods as their district was greatly affected by climate change. Moreover, the community depended on rain-fed agriculture which threatened their food security but SHGs had given them an opportunity to help sustain their families. The participants reported that most of the business loans had been diverted to household consumption which made it hard for people to pay back because they had made no profit from them. Hence, the failure to repay the loans on time was one of the causes of conflicts in the groups.

Although delays in loan repayments were the major cause, some contributing factors to conflicts included, group dynamics, free rider syndrome, poor governance and interpersonal relations. The participants admitted that conflicts were inevitable and the research project helped them to discover that conflicts could be a vehicle for change. At the same time, they acknowledged that the project also gave them time to reflect on what they could do to keep their groups intact as they were benefitting a lot from them. The participants appreciated reflecting on their challenges and took the initiative to preserve their groups. They came up with repayment plans that enabled the group members to settle all the debts to avoid losing what they had worked for since 2014. The participants encouraged each other not to give up but to fix their problems and continue to empower one another through the SHGs.

The action research approach was adopted as the means to explore and come up with the intervention to resolve the problem identified. Action research was adopted because it sought to address the social problems brought to light by the inquiry. Unlike the traditional practice

of viewing explored individuals or communities as sources from which data can be extracted, the participants become the core-researchers. However, the approach was new to the researcher and hence had to spend time learning what participatory action research was, its characteristics and principles. This enabled the researcher to understand the approach and to constantly reflect on what it encompassed even during the field work in Matetsi community. The process was challenging due to the uncertainty that PAR carries when it comes to finding the relevant intervention which co-researchers should prioritise and seek to implement it.

During the first part of the research project, the researcher used semi-structured interviews, focus group discussions, testimonials and the SHGs minute books to clearly understand the women's context, their experiences and the challenges in their groups. With such data collection methods used, the researcher and the action group had a dialogue to map out the major issues that threatened the survival of the groups and how these could be tackled. Dialogue brought out gender issues (see Chapter 6) as the men felt powerless to intervene in the women's groups because they were not allowed to be part of them.

Women also gained trust in men during the dialogue. They came up with the suggestions that village heads should be engaged first and then after that meet all the groups to figure out how groups could be preserved. With that, the village heads were approached and they agreed to work with the groups to reduce the conflicts. Dialogue formed a foundation for rebuilding good relations with traditional leaders and group members.

Through dialogue, emphasis was placed on identifying shared roots and responsibilities, rather than apportioning blame and guilt (see section 6.2). The participants believed that by involving the traditional leaders, the women who had broken the constitution would act as it was disrespectful not to listen to the traditional leaders.

Through dialogue and meetings carried out with the action group and the traditional leaders, the community agreed to draft repayment plans for each person who owed (see Chapter 6 and 7). With the adoption of the repayment plans, the action group took time to evaluate whether

women were fulfilling their promises. Generally, as from April 2016, women had started settling their debts and during the August evaluation there had been a great improvement in the repayments.

The action group and the researcher also reflected on whether the process had been effective or more needed to be done. The participants indicated that the process was effective even though the women were paying in drips and drabs. But the fact that they were making monthly payments gave them hope that they would clear their debts. At the same time, they explained that the process also taught them not to avoid conflicts or to be silent about them but to take initiatives that would transform the conflicts and bring peace in the community.

In addition, the participants reported that the research process empowered them to address underlying causes rather than deal with surface issues, when faced with conflicts in their groups. The women also testified that the process had helped them to understand the role of the traditional leaders and how to involve them in their groups for the smooth running of their projects. The involvement of the traditional leaders enabled them to gain respect from their group members and for those owing to take responsibility for their debts.

Since PAR was new to the researcher, I learnt to appreciate its principles; it does more than just explore a problem and make recommendations (see Chapter 7). However, it seeks to design, implement and evaluate an intervention. This motivated the researcher to go beyond focusing on a problem and at the end of the day leave it unaddressed. I made the burdens of Matetsi community mine as I wanted the women to be involved in the development processes and to take up leadership roles in their communities. At the same time, I was empowered as I saw women coming up with various business proposals to generate income so they could support their households.

Implications

The researcher confirmed that women benefited from the SHGs as they were able to take up loans and start income generating projects. Women felt confident that the concept had empowered them as they were now able to fend for themselves instead of waiting upon their husbands. They highlighted some of the challenges they had, saying that men did not allow some of them to join the groups. However, the benefits from the SHGs prompted men to end up allowing them to join the SHGs. This was seen as a big transformation of men's beliefs that women should only focus on household chores. Women were now able to contribute to their households and this had boosted household income and improved nutritional status.

Succinctly, the research project also confirmed that conflicts existed in the groups. If the women did not take an active role to address the root causes, they ran the risk of losing the projects that had benefitted them and their households. Therefore, the research project enabled them to take time to reflect on the causes and consequences of conflicts and how best to tackle them by taking the initiative to reduce conflicts. The intervention enabled the recognition of the traditional leaders who helped them to re-build broken relationships in the groups. However, much still needs to be done to train the women in conflict resolution skills so they can have the knowledge of how to handle future conflicts that may threaten the survival of the SHGs.

8.2 Conclusion

By and large, the research project increased the participants' knowledge about the importance of addressing conflicts and being involved in designing interventions. At the same time, the research enabled the researcher to gain new research skills and a better understanding of action research. The researcher believes that although, there were challenges in collecting data and in doing the action research, participants benefited from the research process. In future this will help them to address the problems affecting their communities rather than be bystanders.

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Appendices

Appendix 1: Letter of information



LETTER OF INFORMATION

Faculty of Management Sciences

Department of Public Management & Economics

Date: _____

Dear participant

Thank you for taking interest in my research. My name is Cresencia Nyathi. I am currently registered for a Masters in Peacebuilding at Durban University of Technology. I wish to provide information of my research study so that you have clear understanding of what it is about. The title of my study is ‘Reducing conflicts between rural women’s Self Help Groups in Hwange District, Zimbabwe.’

Intra-group conflicts among the Self-Help Groups have continued to threaten the sustainability of the approach, particularly the Self-Help Groups that were introduced in rural areas in Zimbabwe in 2013. I want to find out the causes and consequences of conflicts among women in your groups and together with you develop, implement and evaluate a programme to reduce intra-group conflicts among your Self-Help Groups.

If you choose to be part of the study you will:

1. Be required to be personally interviewed
2. You may be part of the group 32 Self-Help Group women or who have been part of the SHGs, with each group comprising of 8, as part of a group discussion to further discuss the issues raised in the interviews and then develop and implement the conflict resolution skills programme with me.
3. You may be part of an action group as a volunteer participant during the implementation of the conflict resolution skills programme.

Your participation is voluntary and you can withdraw at any time. There will be no negative consequences should you choose to withdraw from the study. You will not be paid for participating in the study and you will not be expected to pay anything to take part in the study.

You will not provide your name during the interviews and I will not use your name when reporting on the focus group discussions. Your answers will only be seen by me. However, if you participate in the action team to develop and implement the conflict resolution skills programme then you will be known to everyone.

Should you have any problems or queries then please contact me (0774 133405), my supervisor Prof. Geoffrey Harris (031 373 5609) or the Institutional Research Ethics administrator on 031 373 2900. Complaints can be reported to the DVC: TIP, Prof F. Otieno on 031 373 2382 or dvctip@dut.ac.za.

Yours faithfully

Cresencia Nyathi

Appendix 2: Letter of information (siNdebele)



INCWADI YESAZISO

Faculty of Management Sciences

Department of Public Management & Economics

Ilanga: _____

Kuwe Mncedisi

Nginyabonga kakhulu ngokutshengisa isifiso sokuphatheka kuphenyo engiluhubayo. Ibizo lami ngingu Cresencia Nyathi. Okwakhathesi ngiqhuba izifundo zangaphezulu kwezokwakhiwa ngokuthula ngasenyuvesi yase Thekwini kwezobuchwephetshe. Ngifisa ukukwazisa ngenjongo yophenyo lwami engiluhubayo ukuze uzwisise ukuthi lumayelana ngani. Isiqokoqela sophenyo lwami sithi, 'Ukwehlisa ukungezwanani phakathi kwamaqembu abomama emakhaya awokusizana esiqintini seHwange ngase Zimbabwe.'

Ukungezwani phakathi kwamaqembu abomama kuqhubeke kwalimaza ingqubekela phambili yamaqembu ukuze aqhubekele phambili esebenzelana njalo encedisana. Amaqembu abomama afezwa ngomnyaka ka2013 ngase Zimbabwe. Ngakhoke injongo yaloluphenyo yikudingisisa imbangela yokungezwani kwabomama kulawa amaqembu njalo lokudingisisa ukuthi ukungezwani lokhu kuphetha ngani nxa omama bengasasebenzelani ndawonye. Eyinye injongo yikudingisisa lokulungisisa amacebo angenziwa ukwehlisa lokhu kungezwani kwabomama emaqenjini abo awokusizana.

Uma ungakhetha ukuba yingxenye yaloluphenyo kuzadingakala okulandelayo ngakuwe:

1. Kuzadingakala ukuthi ngikhulumisane lawe manqamu sixoxisane sibabili ukuthi ngokubona kwakho kuyini imbangela yokungezwani emaqenjini abomama awokusizana.
2. Ungaba yingxenye yeqembu labomama abangamatshumi amathathu lambili abaxoxisana ngenjongo zaloluphenyo, iqembu elilodwa liyabe liyabe lilabantu abayisitshiyangalombili. Njalo ungabe yingxenye yalabo abazasiza ukufeza amacebo angenziwa ukuze omama baqeqetshe izindlela zokuxakulula izinkinga zabo kungelabudlwangudlwangu.
3. Ungaba yingxenye yalabo abazasiza ekulungiseleleni izifundo zokubona ukuthi omama bayaqeqetsa njalo lokuhluzisisa ukuthi izifundo lezi zibasize okungakanani ngemva kokuzithola.

Ukuphatheka kwakho kuloluphenyo kuyikuzikhethela njalo lokuthanda kwakho. Nxa ungafisa ukumgaphatheki kukho uvunyelwe iloba ngasiphi isikhathi ukuthi utshiye njalo akulacala ongalwetheswa nxa ungacabanga ukutshiya ukuphatheka phakathi kwesikhathi. Uphenyo lolu lingokufisa lokuthanda kwakho ukuthi uphathise njalo akulankokhelo ekhona uma ungaphatheka njalo akudingakali ukuthi ukhokhe ukuze uphatheke.

Nxa sixoxisana ngenjongo zaloluphenyo, ibizo lakho aliyikuvezwa njalo lami uma sengibhala impumela zengxoxo zophenyo angisoze ngasebenzisa ibizo lakho. Impendulo zakho zizabonwa yimina kuphela. Kodwa uma uzabayingxenye yalabo abazasiza ekulungiseleleni izifundo zokubona ukuthi omama bayaqeqetsa, abantu bazabakwazi ibizo lakho. Uma ulenkinga kumbe imibuzo mayelana ngophenyo lolu, ukhululekile ukungithinta (kulezi inombombo 0774 133 405), kumbe ukuthinta umphathi wami uPhrofesa Goeffrey Harris (031 373 5609) kumbe ukuthinta ababona ngezophenyo (031 373 2900). Izikhalazo ungazibika kumphathi uPhrofesa F. Otieno (031 373 2382).

Yimi ozithobayo

Cresencia Nyathi

Appendix 3: Letter of information (Chidombe)



LUGWALO LWAKUZIBISIGWA

Faculty of Management Sciences

Department of Public Management & Economics

Izuba: _____

Kulindinywe monse

Twalumba loko kuzumina kuti tusebenze tonse muloyu musebenzi. Izina lyangu ndime Cresencia Nyathi. Ikwelino ndilikuchikolo ku Durban University of Technology ku South Africa, nkweli kuchita Master's degree mukweta zyalumuno munyika. Ndikuyanda kuti ndimubuzye kugwasyana nkwelako kuti mumvwisisisye loko kuti ziletala enyamanzi. Mutwe wenkani wambula etala akuseluzya misindo akutamvwanana kulimo muma Self Help Groups ngitilawo mu Matetsi ward, mu Hwange district.

Ikutamvwanana kuli muma Self Help Groups kwetelezya kuti zintu musebenzi oyu utendi obotu iloko kuma Self Help Group akabumbwa mummyunzi yamunzyi yamu Zimbabwe kuzwa mu 2013. Ndikuyanda kuyandulisisya zichitisya kuti kube misindo ankutajatana muma group akuti kutamvwanana oku kuzyala nzii mulibo mama balimu group tazwawo antomwe anywebo tisikuchite chizuminano chakuti kuchitwe biyeni misindo imane muma group.

Mwazumina kuti mube bamwi mbetegwasyanabo, mwelede kuchita zezi zitobela:

1. Mwelede kuti mubuzigwe mibuzo kamulamulike

2. Mwelede kamuli muma group esu ngitilawo ali 32, igroup imwi ayimwi kilabantu bantu bali 8 bayiminina tazwawo tisikuchite chizuminano antomwe.
3. Mulakonzya kuba bamwi babantu mbituta sebenze abo kuzizuminano zyakuselezya kutamvwanana nzitita chite tonse

Zyonse ezii mulazichita akulimvwida kwenu atakwe nchimupegwa, mulakonzya kusiya atakwe utamupe mulandu. Takwe zibi zitambwe etala anywebo mwayanda kuzwa. Takwe lugwasyo ndimutapegwe futhi anywebo takwe nzimwelede kubhadala kuti munjile muloyu musebenzi.

Zyonse nzimutambe tazikobuzigwa bantu, ezina lyenu talikodobholwa kuti mwakatyeni, futhi sekolisebenzisya kubuzya bamwi anzimwamba. Insandulo zyenu tazikobonwa ambebo, asi kuti nzititanoyizye abamwi bonse zinolizyesu atilike. Takwe uzumizigwa kuyozyamba kunze.

Kuti kamulamubuzyo njimulayo, mulakonzya kundi fonena (0774 133405), mwendelezyi wangu Professor Geoffrey Harris (031 373 5609) olo kuchikolo nkwebede balangene ayeyi misebenzi 031 373 2900. Kuti kamulezimwi nzimwa sola mulakonzya kuzipa ba DVC: TIP, Prof F. Otieno 031 373 2382 kana kuti e-mail: dvctip@dut.ac.za

Ndalumba loko ndime

Cresencia Nyathi

Appendix 3: Letter of information (Nambya)



Faculty of Management Sciences

Department of Public Management & Economics

Date: _____

Kunamwi umbhanji

Izina langu ndinowi Cresencia Nyathi. Kwangweno ndimuta Master's in Peacebuilding kuDurban University of Technology kuSouth Africa. Ndinofisa kumupa luzubo lwangu lokupotisisa kuti mose muwisisise.

Chinangwa change ndechokudeleja kukakabajana pakati pamamai eSelf Help Group muchigaba cheMatetsi ward, Hwange district. Kukakabajana kumundila mbeli mukati mwama Self Help Groups kumisha yose imo muZimbabwe kutangila muna2013. Ndimuda kuziba zumutisa kulwana nokukakabajana muma Self Help Groups, nokupota inzila jokushomopajana kulwana muma Self Help Groups.

Banoshubila kuda kubhancha pakupotesesa mokwelela kuta yozu zunotobela:

1. Unofanila kubhuzisiswa mibhuzo

2. Ungaba mugapo mwabanhukaji bali32 bomu Self Help Groups, beta makapo belibanhu bali 8 mugapo imwempela belingana nozunhu zunotisa kukakabajana besikopota inzila jichapeja kulwana nokukakabajana tilitose.
3. Ungaba imhingu yabanhu bachabelayijwa nenzila yokupeja kulwana.

Kubhancha kwenu ndekokuzushalila akale mulovumijwa kusiya kana musichidi. Apana chibi chichaba ipo kana wasiya palugwalo lokupotesesa. Amutobhadalwa, akale amutobhadaliswa pokubhancha kupotisisa. Amutokwelela kubeba izina lilo kana ubhuzwa mibhuzo, namibo andito leba izina lilo kana ndileba mbeli kwegubungano. Inshandulo jenu jinobonwa name chete. Ukashinga pamwempela nabegapo lokukubusa nelokutondejela ndizwo zwichatisa kuti uzibikane kubanhu.

Kana panapamusijimuwisisa kana mibhuzo mondishaka pana 0774 133 405, kana untungamili wangu Prof. Geoffrey Harris pana +27 31 373 5609, kana Institutional Research Ethics Administrator pana +27 31 373 2900. Zulilijiko mobika ku DVC: TIP, Prof. F. Otieno pana +27 31 373 2382

Ndimi ulobimbika

Cresencia Nyathi

Appendix 5: Consent form (English)



Statement of Agreement to Participate in the Research Study:

- I hereby confirm that I have been informed by the researcher, _____ (name of researcher), about the nature, conduct, benefits and risks of this study - Research Ethics Clearance Number: _____,
- I have also received, read and understood the above written information (Participant Letter of Information) regarding the study.
- I am aware that the results of the study, including personal details regarding my sex, age, date of birth, initials and diagnosis will be anonymously processed into a study report.
- In view of the requirements of research, I agree that the data collected during this study can be processed in a computerised system by the researcher.
- I may, at any stage, without prejudice, withdraw my consent and participation in the study.
- I have had sufficient opportunity to ask questions and (of my own free will)
- declare myself prepared to participate in the study.
- I understand that significant new findings developed during the course of this research which may relate to my participation will be made available to me.

_____	_____	_____	_____
Full Name of Participant	Date	Time	Signature / Right
Thumbprint			

I, _____ (name of researcher) herewith confirm that the above participant has been fully informed about the nature, conduct and risks of the above study.

_____	_____	_____
Full Name of Researcher	Date	Signature
_____	_____	_____
Full Name of Witness (If applicable)	Date	Signature
_____	_____	_____
Full Name of Legal Guardian (If applicable)	Date	Signature

Appendix 4: Consent form (siNdebele)



INCWADI YESIVUMELWANO

Isivumelwano sokuthi uphatheke kuphenyo lwezifundo:

- Ngiyavuma ukuthi ngazisiwe ngumfundi waloluphenyo, _____ (ibizo lomfundi wophenyo), mayelana ngenjongo, lokuphatheka, lemivuzo njalo lezingozi ezingabakhona mayelana lophenyo lolu – Inombolo zomfundi zokunikezwa imvumo ngababona ngozokuphenya: _____,
- Ngitholile njalo ngafunda ngazwisisa isaziso esibhalwe ngaphezulu (Incwadi yesaziso kumncedisi) mayelana ngophenyo.
- Ngiyananzelela ngempumela zophenyo, okugoqela uluhlwi mayelana ngobulili, iminyaka, ilanga lokuzalwa, lokunye nje kuzavezwa ngokufihlakeleyo uma umfundi esebhala impumela yophenyo.
- Mayelana lokufunakalayo kwezokuphenya, ngiyavuma ukuthi ulwazi olutholakeleyo ngesikhathi sophenyo lusetshenziswe ngumfundi ekubhaleni uphenyo lwakhe.
- Iloba kuliphi ibanga, kungelani lokukhetha, ngingaziba isivumelwano lesi lokuthi ngingaphatheki kuloluphenyo.
- Ngibelethuba eleneleyo ukubuza imibuzo (ngokufisa kwami) ngiyavuma ukuthi ngizimisele ukuphatheka kuloluphenyo.
- Ngiyazwisisa ukuthi impumela eziqakathekileyo ezizaphuma kuloluphenyo eziyabe zihambelana lokuphatheka kwami zizakwambula kimi.

Ibizo elipheleleyo lomncedisi

Ilanga

Isikhathi

Ubufakazi

Mina _____ (ibizo lomfundi) ngiyavuma ukuthi umncedisi obhalwe ngaphezulu wazisiwe ngokugcweleyo mayelana lenjongo, lokuphathwa lengozi ezingavela ngophenyo ngaphezulu.

Ibizo lomfundi

Ilanga

Ubufakazi

Ibizo eligcweleyo lomfakazi (nxa kuvuma) Ilanga

Ubufakazi

Appendix 5: Consent form (Chidombe)



CHIZUMINANO

Chizuminao chesu ichakuti tibantomwe mukuyandulisisya akugwasyana muloyu musebenzi:

- Ndazumina kuti ndabuzigwa zyonse awuli kwendelezya yoyu musebenzi_____ (izina lyakwe), akuti ninzi loko nzititano langane azyo, chizigwasya abulemu bwayoyu musebenzi- zyelede kutobelezegwa inumber yakwendelezya: _____
- Ndatambula, ndabala ndamvwisisisya zyonse zilembedwe (Ilugwalo lwakuzibisigwa) etala ayoyu musebenzi wakuyandulisisya.
- Ndilizi loko kuti zitazwe, izina lyangu akuti ndiwechanakazi na kana wechalumi, minyaka yangu yakuzyalwa, izuba ndindakazyalwalyo, imazina ngeyitwawo muchisi chesu takogwisigwa mumabhala wonse atazwe.
- Mulizyonse ziletala akoku kuyandulisisya, ndilazumina kuti zyonse zitazwe akuyandulisisya ku zilakonzya kubhalwa awulikwendelezya amwendelezyi wazyo, muma computa.
- Ndilamanguzu akuzwa kuti nketachiyandi kugwasyana abo balikwendelezya atakwe mulandu ngwepegwa,
- Ndapegwa chindi chilamfu chakuti ndibuzye mibuzyo aluyando lwangu kuti ndimvwisisisye loko nzitilikuchiuta nketana lipeda kuti ndinjile mulinzizyo
- Ndamvwisisisya loko kuti zinyowani zitazwe akuchita zezi ndilazibuzigwa akuzimvwisisisya nchizyamba

Izina lyangu

Izuba

Chindi

Kusayina/ kana

chinwe

chakululyi

Ime _____ (zina lyamwendelezyi) ndilazumina kuti oyu ulembedwe

etala wabuzigwa azezi nzitilangenazyo, nzyayeledede kuchita antomwe abulemu mbutikonzya kuswananabo mukuyandulisisyaku

IZINA LYAMWENDELEZYI MPWASAYINA	IZUBA	
IZINA LYAMUFAKAZI MPWASAYINA	IZUBA	
IZINA LYAWULANGENE AZYAMULAWO KUTI KALIWO	IZUBA	MPWASAYINA

Appendix 6: Consent form (Nambya)



NDOVUMILA

CHIVUMILANO CHOKUSHINGA PAMWEMPELA MUKUPOTISISA:

- Ndovumila kuti ndabujwa nompotisis, Cresencia Nyathi, nechinangwa chokupotisisa kukwe – Research Ethics Clearance Number: _____.
- Ndatambula, ndikabala ndikawisisa zwandanyewulilwa zulokwalwa pezhulu nezwokupotisisa.
- Ndinechibimbo kuti zwandaleba zunanga makole angu okuzwalwa lozumzwe zunoba insiswa kana kana tabambeli kwegubungano.
- Mukulingisisa zunodikana mukupotisisa, ndovuma kuti zuzibiso zose zunolondotwa mucomputha.
- Pasina kushaluja ndilosupuka kumbuda muchivumilwano chokupotisisa kuko kana ndinowisisa.
- Ndawana unshaji wokubhuza chinangwa chokupotisisa kuko akale ndovumila kushinga pamwempela nawi.
- Ndobimba kuti zuchabhuda zulokosha mukupotisisa zunokwendelana nokushinga kwangu zuchatondejelwa kunami.

Izina lombhanchi Date Time Signature

Imi Cresencia Nyathi ndosimisa kuti umbhanchi ulobhalwa pezhulu wazibiswa zuzhele nechinangwa, nechibi chingaba ipo pakupotisisa.

Izina lompotisisi Date Signature

Izina lomilili Date Signature

Appendix 7: Additional consent to audio recording (English)



Additional consent to audio recording

I _____ (full names of participant), in addition to the above, I hereby agree to the audio recording of the focus group discussion for the purposes of data capture. I understand that no personally identifying information or recording concerning me will be released in any form. I understand that these recordings will be kept securely in a locked environment and will be destroyed after 5 years or erased once data capture and analysis are complete.

Signature of participant

Date

Additional consent to audio recording (Chidombe)



Kuzumizya kutolegwa ijwi lyangu

Ime _____ (bika zina lyako), ndazumina kuti ndambule mukuswanana kwesu. Ndilamvwisisya kuti nzyetambule tazikobuzigwa bamwi bantu kana kugwisigwa etambalala. Ndilamvwisisya kuti nzyetambule zilabikwa obotu endawo asisikene izokonzya kujigwa musule mwaminyaka yosanwe (5 years) zintu zyonse kazilizyachitwa.

Kusayina

Izuba

Appendix 8: Letter to Gatekeepers



Faculty of Management Sciences

Department of Public Management & Economics

Date: _____

RE: Permission to undertake research in Matetsi Ward Self Help Groups pioneered by Ntengwe for Community Development

I am currently doing my research project on intra-group conflicts among rural women Self Help Groups as part of my studies towards a Master's degree in Peacebuilding at the Durban University of Technology. My topic is 'Reducing conflicts between rural women's Self Help Groups in Hwange District, Zimbabwe.'

My research aims to explore the operations and outcomes of the Self Help Groups in Hwange district. Secondly, the research aims to also explore the nature, causes, extent and consequences of conflicts between Self Help Groups. Thirdly, it aims to develop, implement and evaluate a conflict resolution skills programmes as a strategy to reduce intra-group conflicts between the Self Help Groups.

I have chosen to do my research at Lubangwe and Masikili villages in Matetsi Ward, Hwange District. The participants will be given a letter of information regarding the study. The participants will be notified that participation is voluntary and they can withdraw from the study at any time. In addition, confidentiality and anonymity will be maintained as their names will not be used in the study. The data collection will be done in the following way:

1. Firstly, 16 women will be part of focus group discussions, each group comprising of 8 participants, to discuss the issues that have to do with operations and impacts of the Self Help Groups and the causes and consequences of conflicts within the groups.

2. Secondly, 8 participants (men and traditional leaders) and 3 Ntengwe staff (Project Officer and 2 Community Facilitators)
3. will be required to be interviewed to discuss issues raised in the focus group discussions in a more in-depth manner.
4. Thirdly, the same groups of volunteers' participants will develop, implement and evaluate the youth empowerment programme with me.
5. Fourthly, a separate group of 8 participants will be asked to form the action group on voluntary basis to assist during the implementation and evaluation of the conflict resolution skill programme.

Your permission to undertake the research would be greatly appreciated. Should you wish to discuss the study further, please feel free to contact me or my Supervisor.

Yours faithfully

Cresencia Nyathi

Masters student: Peacebuilding

Email: cresencia.nyathi@gmail.com

Contact number: +263 774 133 405

Prof. Geoffrey Harris

Supervisor

Email: geoffreyh@dut.ac.za

Contact number: +27 31 373 5609

Reply from NCD



Ntengwe for Community Development
P.O. Box 220, Victoria Falls 169
Courtney Selous Crescent, Victoria Falls
Zimbabwe
Tel: 263 13 43342

10th June 2015

Dear Sir/ Madam

RE: LETTER OF AKCNOWLEDGEMENT TO CONDUCT A RESEARCH WITH OUR SELF HELP GROUPS

With this letter we hereby acknowledge receipt of your letter concerning Cresencia Nyathi's interest to conduct a research with our Self Help Groups (SHGs) in Hwange district, Zimbabwe.

We highly appreciate her interest to work with women who are part of the SHGs and it is believed that whilst her topic is on conflict resolution the SHG's will offer a unique platform for her research.

Our Programmes Coordinator has assessed your application, and noted Cresencia's impressive educational and professional background and is very accommodating to invite Cresencia to conduct her research in our district.

Your letter has been forwarded to our respective department so that she will be accommodated with the assistance of mobilisation and other logistics to conduct the research appropriately.

Once again we would like to thank you for your shown interest to work with us.

Sincerely

Elisabeth Markham

Executive Director

Appendix 9: Focus group discussion and interview guide for women

SECTION A

DEMOGRAPHIC DETAILS QUESTIONNAIRE

1. Age
2. Gender
3. Marital status
4. Education level.....
5. Source of income.....
6. When did you join the Self Help Groups?

Thank you for taking the time to complete this questionnaire

SECTION B

Facilitator's welcome, introduction and instructions to participants

Welcome and thank you for volunteering to take part in this focus group discussion. You have been asked to participate as your point of view is important. I realize you are busy and I appreciate your time.

Introduction: This focus group discussion is designed to assess how you work within the SHGs, how you have benefitted from them and the challenges you have encountered within the groups. In addition, it seeks to assess the causes and consequences of conflicts within the groups and the attempts that have been made to resolve them. The focus group discussion will not take more than two hours. May I tape the discussion to facilitate its recollection? (If yes, I will switch on the recorder after the participants have signed the consent form on audio recording).

Anonymity: Despite being taped; I would like to assure you that the discussion will be anonymous. The tapes will be kept safely in a locked facility until they are transcribed word for word, then they will be destroyed as explained on the consent form. The information that I am gathering is for academic purposes only and any responses you give will be totally

confidential. It will only be used as part of my study. No names will appear in the report. The transcribed notes of the focus group will contain no information that would allow individual subjects to be linked to specific statements. You should try to answer and comment as accurately and truthfully as possible. I and the other focus group participants would appreciate it if you would refrain from discussing the comments of other group members outside the focus group. If there are any questions or discussions that you do not wish to answer or participate in, you do not have to do so; however please try to answer and be as involved as possible.

Ground rules

- The most important rule is that only one person speaks at a time. There may be a temptation to jump in when someone is talking but please wait until they have finished.
- There are no right or wrong answers
- You do not have to speak in any particular order
- When you do have something to say, please do so. There are many of you in the group and it is important that I obtain the views of each of you
- You do not have to agree with the views of other people in the group
- Does anyone have any questions or additional rules? (Answers).
- OK, let's begin

Warm up

- First, I'd like everyone to introduce themselves. Can you tell us your name? After telling us your name, kindly choose a pseudonym that you feel comfortable with so that I can use it for reporting processes.

Introductory question

I am just going to give you a couple of minutes to think about your experience in the SHGs and how you have worked with other group members since you joined the SHGs. Is anyone happy to share her experience?

Guiding questions

1. How do you operate within the SHGs?
2. How many members were you when you started? How many are you now?

3. What are the possible causes of the decrease/increase of the members?
4. What is the purpose of your groups?
5. What conditions are you given when you are taking a loan?
6. What constraints do you as a group face in day today running of your project/s in relation to;

a) Group functioning?

b) Group project (s)?

Lack of credit: Lack of information/training, Lack of market: Water, Small plots, low production, group disputes, and lack of trust.

7. How often do the groups meet in a month? What time of the day do you schedule your meetings? What do you discuss in these meetings? What is the quality of these meetings? Any special meetings within the month? If Yes, which ones?
8. Who is eligible to join this group?
9. Do you have a constitution? If yes, do you follow the constitution?
10. Do you take minutes in your meetings? If Yes: what kind of records do you keep? Who keeps them? If not, why don't you keep records?
11. How committed are the members to this group? (Self-rating)
12. In what ways has your life changed (benefits) since joining this group in terms
 - a. of income: (self-rating)
 - b. Food security: (self-rating)
 - c. Status/respect in the community: (self-rating)
 - d. Empowerment/self-confidence: (Self rating)
 - e. Sense of belonging: (self-rating)
13. To what extent do the members of this group rely on each other in times of need? (Self-rating).
14. Do conflicts exist within the groups? If yes, what kind of conflicts?
15. What do you think are the causes of the conflicts within the SHGs?
16. What are the consequences of the conflicts, if they exist?
17. What is the procedure of handling incidents of conflicts?
18. What do you think can be done to reduce conflicts within your groups?
19. How can women be involved in reducing conflicts within the groups?

Concluding question

- Of all the things we've discussed today, what would you say are the most important issues you would like to express about the causes and consequences of conflicts within the groups?

Conclusion

- Thank you for participating. This has been a very successful discussion
- Your opinions will be a valuable asset to the study
- We hope you have found the discussion interesting
- If there is anything you are unhappy with or wish to complain about, please contact my supervisor or speak to me later
- I would like to remind you that any comments featuring in this report will be anonymous
- Before you leave, please hand in your completed personal details questionnaire

Focus Group Discussion Guide for men

SECTION A

DEMOGRAPHIC DETAILS QUESTIONNAIRE

1. Age
2. Gender
3. Marital status
4. Education level.....
5. Source of income.....

Thank you for taking the time to complete this questionnaire

SECTION B

Facilitator's welcome, introduction and instructions to participants

Welcome and thank you for volunteering to take part in this focus group discussion. You have been asked to participate as your point of view is important. I realize you are busy and I appreciate your time.

Introduction: This focus group discussion is designed to assess how you work within the SHGs, how you have benefitted from them and the challenges you have encountered within the groups. In addition, it seeks to assess the causes and consequences of conflicts within the groups and the attempts that have been made to resolve them. The focus group discussion will not take more than two hours. May I tape the discussion to facilitate its recollection? (If yes, I will switch on the recorder after the participants have signed the consent form on audio recording).

Anonymity: Despite being taped; I would like to assure you that the discussion will be anonymous. The tapes will be kept safely in a locked facility until they are transcribed word for word, then they will be destroyed as explained on the consent form. The information that I am gathering is for academic purposes only and any responses you give will be totally confidential. It will only be used as part of my study. No names will appear in the report. The transcribed notes of the focus group will contain no information that would allow individual subjects to be linked to specific statements. You should try to answer and comment as

accurately and truthfully as possible. I and the other focus group participants would appreciate it if you would refrain from discussing the comments of other group members outside the focus group. If there are any questions or discussions that you do not wish to answer or participate in, you do not have to do so; however please try to answer and be as involved as possible.

Ground rules

- The most important rule is that only one person speaks at a time. There may be a temptation to jump in when someone is talking but please wait until they have finished.
- There are no right or wrong answers
- You do not have to speak in any particular order
- When you do have something to say, please do so. There are many of you in the group and it is important that I obtain the views of each of you
- You do not have to agree with the views of other people in the group
- Does anyone have any questions or additional rules? (Answers).
- OK, let's begin

Warm up

- First, I'd like everyone to introduce themselves. Can you tell us your name? After telling us your name, kindly choose a pseudonym that you feel comfortable with so that I can use it for reporting processes.

Introductory question

I am just going to give you a couple of minutes to think about your experience in the SHGs and how you have worked with other group members since you joined the SHGs. Is anyone happy to share her experience?

Guiding questions

1. Do you know any two community organisations or clubs in this area?
2. Are you a member of any one of them?
3. If No: Are there any reasons why you do not belong to any community organisations in this area?
4. Is your wife a member of any community group?
5. Are you aware of the existence of any women's groups in this area? If yes: Briefly name them and explain what they do.
6. In your view, are women's groups beneficial to the participants? Please elaborate your response.

7. How have you benefitted from them as men and the community as a whole?
8. In your opinion, are these groups growing or are stagnant? Please elaborate your answer
9. Are there any conflicts that you are aware of that have taken place within the groups?
If yes, what could have been the cause of the conflict?
10. What do you think are the consequences of these conflicts within the groups?
11. What is the procedure of handling incidents of conflicts within your community?
12. What do you think can be done to reduce conflicts within the groups?
13. How can men, women and the community as a whole be involved in reducing conflicts within the groups?

Concluding question

- Of all the things we've discussed today, what would you say are the most important issues you would like to express about the causes and consequences of conflicts within the groups?

Conclusion

- Thank you for participating. This has been a very successful discussion
- Your opinions will be a valuable asset to the study
- We hope you have found the discussion interesting
- If there is anything you are unhappy with or wish to complain about, please contact my supervisor or speak to me later
- I would like to remind you that any comments featuring in this report will be anonymous
- Before you leave, please hand in your completed personal details questionnaire

Appendix 10: Format that will be used to obtain information on each SHG from their minute-books

1. Name of the SHG and its community	SHG Name:	Village:	Ward:
2. Date when the SHG was formed	Date:		
3. Composition of the SHG (tick)	Women	Mixed	Men
4. Current membership	Number of members:		
5. Frequency of meeting (tick)	Weekly	Every 2 weeks	Monthly
6. Type of records kept (tick which is used and write any other)	Minute book	Individual book	Other
7. Amount saved by each member per meeting when started	\$		
8. Amount currently saved by each member per meeting	\$		
2. Number of the SHG members at the time of formation	Number of members:		
3. Number of members who attended each training module, if held?			
a. SHG concept			
b. Saving and credit management	Number who participated		
c. Vision building & annual action plan	Number who participated		
d. Conflict resolution	Number who participated		
e. Leadership and communication skill	Number who participated		
f. Income generation	Number who participated		
g. Book writing training	Number who participated		

h. Exposure to another SHG	Number who participated		
4. SHG bank account opened (tick), if yes, what date?	Yes	No	Date
5. Is the SHG a member of a CLA (tick), if yes, what date?	Yes	No	Date
Income and Expenditure of SHG to date			
6. Total savings of the SHG to date			
7. Total fines of the SHG to date			
8. Total loan repayment by members of the SHG to date			
9. Total external loan to the group from outside to date, if any			
10. Total other income of the SHG to date, if any (donation, bank interest, admission fee, etc.)			
11. Total interest received from loans taken by members to date			
12. Total income of the SHG (add 6 – 11)			
13. Total loans issued of the SHG to date			
14. Total external loan repayment to date, if any			
15. Total other expenses of the SHG to date, if any (bank charges, stationary, etc.)			
16. Cash currently with the SHG			
17. Bank balance currently, if any			
18. Total expenditure of the SHG (Add 12 -17)			
Loan patterns of SHG to date			
Consumption loans (such as for food, medical expenses, funeral costs, etc.)			
Total number of Loans issued to members to date			
Total amount of loans issued (in US\$) to date	\$		
Total number of loans fully repaid by members to date			

Income generation loans (such as for small business)	
Total number of loans issued to members to date	
Total amount of loans issued (US\$) to date	\$
Total number of loans fully repaid by members to date	
Development loans (such as for school fee, school uniforms, house repair, etc.)	
Total number of loans issued to members to date	
Total amount of loans issued (in US\$) to date	\$
Total number of loans fully repaid by members to date	