



**A Joint Project of Rotary Clubs,
ICA Zimbabwe
And the Communities of Mufakose, Zimbabwe
2009-2013**



Assessment Report February 2010

Introduction

Since 2003, Rotary Clubs, the Institute of Cultural Affairs (ICA) Zimbabwe, and the communities in the Mufakose District of Harare, Zimbabwe have joined together in a collaborative partnership to benefit the Mufakose communities. Rotary Clubs in Harare and Colorado funded a series of Rotary Grants that have provided training in these communities in HIV/AIDS prevention, Youth Centers and community mobilization.

In October 2009, this work significantly expanded with the launch of a 3½ year Rotary Grant of \$330,000 for the people of Mufakose. This 3-H (Health, Hunger and Humanity) Grant will fund training for more than 4,000 people. The key component of the grant is the creation of 200 Women's and Youth Self Help Groups (SHGs); other elements are the creation of 20 Youth Friendly Corners and 72 support groups for people living with AIDS. ICA Zimbabwe will provide the training for the Grant.

The objective of the SHGs is to enable the participants to become self-sufficient. This will be achieved through training and on-going support, focusing on internal savings and loans, group formation and leadership, and the basics of individual and group businesses.

Training began in November 2009: 300 women received a weeklong initial training and 13 weeks of follow on training and formed into 24 SHGs.

In February 2010, a team of three Americans visited the project sites and interviewed 15 SHGs and 24 randomly chosen SHG members. The individual member interviews will establish a baseline for comparison interviews over the course of the Grant. In addition, the interviews determined progress to date and evaluated:

- The accuracy of the initial collection of personal data of the participants
- The effectiveness of the training
- The level of participation and commitment of the participants
- Suggested changes to make the Grant more effective.



In addition to the interviews described above, the team met with a leader from each of the SHGs and the six trainers who are providing follow on training to the 24 groups. The team also met with Gerald Gomani, Director, ICA Zimbabwe and his staff. This report provides the results of the assessment.

Assessment

Successes

The Grant provided that 300 people would be trained in November to create 24 SHGs. The training occurred on schedule and at the end of February all 24 SHGs were successfully operating, with about 280 total members. The SHGs are located in five Mufakose District communities: Mufakose, Kambuzuma, Budirio, Rugare and Crowborough North. The SHG members are almost all women but future Youth SHGs will include young men.

The SHGs hold weekly two-hour meetings, which cover administrative, business and social issues. For the first 13 weeks, a follow up trainer meets with the Group to reinforce the concepts taught in the initial intensive training and to provide additional guidance as needed. A Project Officer in each community is employed by the Grant to monitor the SHGs and other Grant activities.

Attendance at the meetings is crucial and most SHGs reported very good attendance. Fines are usually imposed for non-attendance. Most members try hard to attend meetings and describe the SHG as supportive and “like family.” There are several SHGs with lower attendance because their members are HIV positive or are absent due to cross border trading.

The initial training includes modules on SHG administration: maintaining meeting minutes, tracking savings and loans, and dealing with issues such as low attendance and loan repayment. Most of the SHGs have adopted administrative procedures or a constitution, but they have just begun to develop processes to deal with non-compliance and non-participating members.

All participants are committed to saving. Even women who said that they could not afford to pay school fees or buy medicine were adamant about saving every week. They reported borrowing from family and friends to make the weekly payment. Their comments regarding saving were telling:

- “I never thought that I could save, but now I know that I can.”
- “Saving makes me feel proud and strong.”
- “I’ve learned about saving...I used to squander money, but now I save instead.”

Together the 24 SHGs have saved \$10,000 in three months, an extraordinary amount to accumulate in these communities. Most SHGs have a group project that contributes to their pool of SHG assets. Group businesses include raising chickens, selling sausages and dressed chickens, making peanut butter, cross border trading, sewing, and candle making. Many of the members also have their own businesses.

Member loans are a key element of the SHG concept. As assets are accumulated, individual members take loans from the SHG to use in their individual businesses. Not

all SHGs have reached this stage and some have only now, after four months of saving, accumulated sufficient assets to start making loans. Other SHGs are putting their profit back into the Group business and are less interested in individual loans.

All SHG loans have specific interest rates, repayment periods and penalties for late repayment. Repayment rates for the loans were reported as quite good.

Active meeting participation is good, with most of the members contributing to discussions. Decisions about SHG operations are voted on by all members at a meeting. Similarly, the entire group makes decisions regarding loans.

An important approach to get all members involved is the rotation of the leadership of the SHG. Groups are encouraged to rotate leadership every week, so that all members can act as leader for at least one meeting. Most of the SHGs rotate the leadership role, although several do the rotation once per month or even less frequently. One of the most creative approaches rotated the SHG meeting place every week. The hostess was then the leader for that week. The Secretary and Bookkeeper roles are intended to be permanent for at least one year, and the SHGs are following this model.



Areas for Improvement

While the enthusiasm for savings and the feeling of empowerment is universal among the members, not all the SHG members fully understand the ultimate purpose of the savings as a resource for independence. Thus several SHGs have not yet implemented loans, primarily those with the least amount of savings. Most have now said that they would begin giving loans soon.

The follow up training has been effective in reinforcing the concepts taught in the weeklong intensive training. The ten Groups in Mufakose, however, did not have a trainer in their weekly meetings, and the effect is evident in the progress of these Groups compared to the others. This situation has now been corrected and these groups have begun 13 weekly sessions with the follow up trainer.

Repayment of loans is also an issue for a few Groups. Although most Groups have adopted procedures to deal with non-payment, they are just now beginning to discuss how to impose these rules.

All of the areas for improvement can be addressed with additional focused training.

Input from the Group Leaders



The leaders from 23 of the 24 Groups participated in a half-day session to report their impressions of the project to date. Their overall assessment of the project was very positive. The leaders showed universal delight at the empowerment they felt from being part of the project.

But they were also realistic about the challenges that they faced, and brainstormed extensively about ways in which to deal with them. While each

leader identified issues that were specific to her Group, there was similarity in many of the topics and the participants suggested a number of different approaches and solutions. The primary issues they addressed, which were taken into account in the Assessment recommendations, were:

Administration: members who were not fully engaged, absenteeism, irregular contributions, and non-payment of loans or fines.

Business Issues: identifying markets and building capital.

Input from the Follow Up Trainers

The six Follow Up trainers spent an afternoon discussing the project, training material and the operation of the four to six groups that they worked with. These trainers had been selected from the original group of trainers as having the best understanding of the project and its goals. The trainers had a broad perspective, and their input correlated closely with that of the Assessment team and was also incorporated into the Assessment recommendations. Their key issues were:

Keys to Success: commitment, trust, honesty, leadership, good planning and time for personal issues.

Areas for Improvement: clear policies on both administrative and financial issues, better understanding of loans, basic business skills, and conflict resolution.

Suggested Actions to Address Areas for Improvement: additional training to improve business skills, reinforcement training regarding the purpose and use of saving and loans, conflict resolution and leadership issues, and guidance on administrative issues.

Rotary Mentors

A key element of the project is the Rotarian mentors who will work with the Self Help Groups. The Mentors can be described using the Shona word: “sahwira.” A sahwira is a close friend of the family, someone who knows your secrets and acts as a trusted advisor. A sahwira listens and helps you make decisions but does not give you money or tell you what to do.

The first scheduled leadership training occurred at the end of February and introduced the mentor concept to the SHG leaders. Eighteen Rotarian mentors were at the training and participated in a workshop with the Group leaders. The leaders worked through the steps of assessing a possible business, with the mentors advising them as they went through the process.

Each Rotarian mentor will be assigned to a SHG and work with them over the next few months to help them develop a business plan and better understand the concept and practical issues of running a small business. Because the mentors had just been introduced to the SHGs, they were unable to provide input regarding the project operation to date. It is expected, however, that the mentor connection will help many of the Groups absorb the business concepts that they were taught in the initial training.

Recommendations from the Assessment Team

Using the input from both the interviews and the meetings with the trainers and Group leaders, the Assessment Team developed the following recommendations, most of which could be addressed with additional training.

Administration

- Help each SHG establish and follow operational principles (e.g., rules and regulations/constitution)
- Promote creation of groups with greater affinity among members to reduce conflicts.

Basic Business Concepts—Additional Training

- Discuss and illustrate ways to accumulate assets
- Review purpose of savings and loans
- Teach market analysis
- Systematically reinforce topics covered in initial training

Project Operation

- Develop a monthly tracking chart—display at the Grant and ICA offices
- Expand/deepen trainer skills
- Create indicators to identify SHGs that need additional follow-on with trainers
- Provide training for the Project Officers so they clearly understand their role
- Add Project signage for all Grant related activities.

Next Steps

The first Group Leadership Training was held at the end of February, immediately after the Assessment interviews and offered an opportunity to put some of the recommendations into practice. The training focused on material that had been identified as not fully understood by the participants, including:

- **Administration:**
 - Maintaining meeting minutes, a ledger and savings records
 - Clarifying SHG administration and leadership roles
 - Establishing ways to deal with group conflict
- **Basic Business Concepts:**
 - The purpose of savings and loans, and need for loan procedures
 - Steps in evaluating business opportunities.



After the training, the leaders appeared to better understand the concepts covered and said they would discuss the material with their groups to improve the members' understanding as well.

Two new initiatives were also undertaken to improve the training of the SHG members, in response to needs identified during the assessment.

- **Follow on Training on SHG Concepts:** Thirteen modules were developed that focus on specific topics in the initial training. These modules will facilitate the review of key concepts and enable both the trainers and the SHG members to reinforce their understanding of the concepts in a systematic way.
- **Focused Business Training:** A series of training sessions on specific business topics for the SHGs is in the development stage. These will be 2 to 2 ½ hour sessions taught either by a Rotarian or a Harare businessperson. The sessions will also include a facilitator who will help the participants apply the concepts to their specific business situation.

Conclusion

Overall, the training is on schedule and the SHGs are functioning exceptionally well after only three months. Many have modified their group businesses, as they have become better managers and identified more profitable activities. The SHGs are operating on different levels, and some still have administrative issues that need to be addressed. In addition, both participants and trainers identified additional business training as key.



The Assessment visit was very positive. Many of the Group members said that it had made an enormous impression on them, that it had validated not just the project, but also the importance of them as individuals with valuable input.

This self-importance theme moved to a higher level due to the participation of Rebecca Chisamba. She is considered Zimbabwe's Oprah Winfrey, and is one of the most respected television personalities in Zimbabwe, with a

special interest in women's issues. Mai Chisamba made her surprise visit to the Leadership training on Friday afternoon to an exuberant reaction as the women cheered and applauded. She spoke to them in Shona, emphasizing the importance of taking responsibility for oneself, confirming that nothing is free. Singing, talking, entertaining her audience, Mai Chisamba reiterated the theme of the Rotary Grant: self-empowerment.

At the end of the day, these women glowed with a sense of their own power and their ability to make their lives better. The women's own words tell it best:

- "I no longer think of myself as poor. There is a richness in what we are doing."
- "We were used to poverty. Now we are learning to do a business. We are learning to work together and love each other."
- "This has made me and my family feel empowered."
- "I've learned how to solve problems. Now I can buy meat!"
- "I am very committed to making money."