



## Participant Interviews February 2010



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# Self Help Group Member Interviews

February 2010

<b>Name</b>	<b>Group</b>	<b>Community</b>
Bester Moyo	Happy Girls	Budiriro
Shareone Dowororwa	Happy Girls	Budiriro
Nellie Ruzani	Tariro Best	Budiriro
Annansiata Mhondiwa	Tariro Best	Budiriro
Ruth Myamiyiwa	Rejoice	Budiriro
Beauty Mavhaura	Rejoice	Budiriro
Annaki Chickukwa	Meshanyasha	Crowborough North
Zvikomborero Chimhau	Meshanyasha	Crowborough North
Colleta Charhma	Harvest	Kambuzuma
Memory Machinya	Pepkhai	Kambuzuma
Barbara John	Kushinga	Kambuzuma
Margareth Chivanga	Good Hope	Kambuzuma
Chedza Dzamatira	Maoko Pamwe	Rugare
Cecilia Muonhanga	Nokutenda	Rugare
Maggie Chimonga	Kushinga	Rugare
Judith Munyaradzi	Mudzimai Wanhasi	Rugare
Norest Maizire	Zambuko	Mufakose
Abigail Bhenge	Dzidzai	Mufakose
Lofe Simau	Tiiminlanji	Mufakose
Juma Bandawe	Nyasha dza Mwari	Mufakose
Nyasha Chiyangwa	Kuguta Maoko	Mufakose
Rose Maramba	Chenai Mayo	Mufakose
Susan Ganyo	Ngwarai	Mufakose
Josephine Fomrosi	Emmanuel	Mufakose

**Bester Moyo, Happy Girls Group, Budiriro**

38 years old, divorced, 4 children with 3 in school and one about to start. She is a baker and bakes bread at the Community Center. She makes \$150/month of which \$60 is for rent and utilities, \$50 for food, \$20 for school and \$20 for assorted bills. She has not been tested but is afraid.

She has saved \$67 and has taken three loans: first one was for \$7 to buy mealy-meal; second was for \$20 for baking flour and the third was \$50 for term school fees. She bakes and sometimes goes to town and buys things to come back and sell. In three years she wants to have restaurant in town that makes own confectionaries. It will have a very big oven.



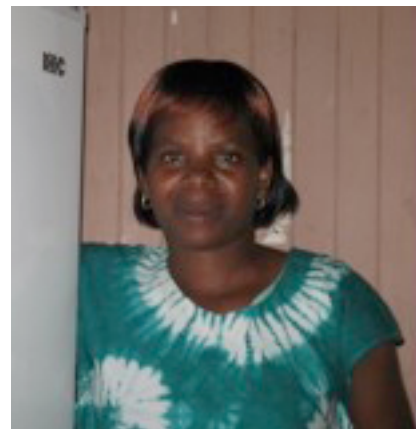
The SHG has helped her to see how to use money and save; before she never had enough money. Now she can bridge the gaps. The members also discuss issues like children, HIV/AIDS and cholera, etc., whatever comes up. The hardest thing was starting to save. It was a big challenge. Also some members had no income projects.

**Shareone Dowororwa, Happy Girls Group, Budiriro**

34 years old, married with one girl from a former marriage who is 15 and in Form 3. Her sister is 21 and lives with her, working as a policewoman. They make about \$300/month of which food is \$100, Rent \$100, utilities \$20 plus other costs. Her father and mother died young from heart problems and she supports 7 children-2 boys and 5 girls. The ages are 18, 15, two at 8 and 7. Three of the children live in the City and 4 in rural areas. She spends \$60 a month to send them crushed soya beans and salt which they can barter for other things. She went to high school; she has taken an AIDS test and is negative.

She has saved \$60 and has taken 3 loans: \$20 for dressmaking cloth; \$7 for meat and \$50 for buying and selling things from South Africa. Her business is buying and selling. In three years she would like to have her own building where she has shop plus a restaurant,

SHG has helped her by disciplining her money habits. She used to eat through all her money. She now knows certain money is for business and certain money for home. Now able to separate, they also help each other when they have personal problems. The challenge for her is that her present husband and her have not any children (tried but child died during child birth) and now her husband's parents are upset that they are caring for the 15 year old. Why should her husband be supporting the child of another man? The SHG is helping her with this.



**Nellie Ruzani, Tariro Best Group, Budiro**

40 years old, has husband and 3 children: 17 year old in Form 4, 13 year old boy in Form 1 and an 18 month old boy. She was tested for HIV/AIDS and it was negative.

Family income: her husband works and she buys and sells so they have about \$137/month: \$110 is spent on rent and utilities, \$40 on her husband's parents support. She has \$48 in savings but has no savings books She has taken one loan for \$80 to buy chickens that she sold for \$105 in two weeks.

She is the vice chairman of the group and next week will become chair for 3 months. Her business is buying and selling. In 3 years she wants to own her own company selling and growing chickens. The group business will be selling chickens. The Self Help Group has helped to push her to do things. It helped her do savings for the first time. The group has been very smooth running. It has had discussions about HIV/AIDS, how to stay with your husband, married life, how to communicate with others and other basic Christian living values.



**Annansiata Mhondiwa, Tariro Best Group, Budiro**

44 years old high school graduate, she lives with her 4 children and their families. There are 10 in all: son, 25, with his wife and a new baby; son, 23, with wife and child; daughter, 21 with her baby and a 12-year-old girl. She has never been tested. Family money: husband does light work and gets \$150 and she earns \$200 in tailoring. They pay rent and utilities-\$80; Food: \$100/month School \$35/month and medical \$20.

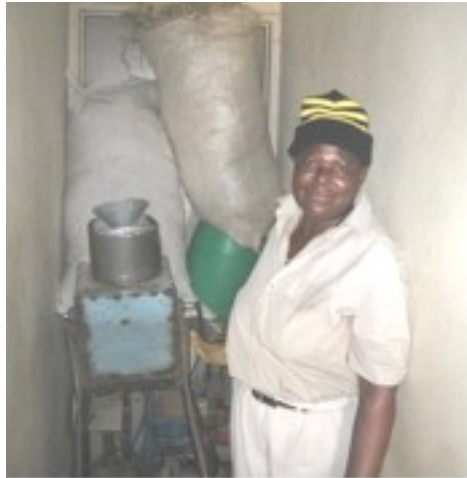


She has saved \$125 with the SHG, but has no savings book. She has taken three loans of \$15, \$10 and \$12, all for materials. She makes covers for couches and tables and her sister helps her with the embroidery. In the future she wants a truck to deliver orders and in that way would have more customers. Their group business will be tailoring and chickens.

The group helped her learn how to save and keep her focus on business; to do something. "The group helps you to be strong. In order to do something must be very active. The group keeps one from being lazy for sure. The challenge of the SHG is how you help yourself and the community. You must be very responsible."

**Ruth Myamiyiwa, Rejoice Group, Budiriro**

60 years old; her husband died many years ago. She has 6 grandchildren (ages 12, 10, 9, 8, 8 and 7). They are all in school. The children are from her son and daughter. Her son has mental problems and abused the wife and children, so she has taken them in. She makes money from lodgers, chickens and chips. Ruth makes \$200/month and spends \$69 on schools fees, \$60 for food plus the rest goes for health. She has cancer and had to raise \$900 through selling her land for treatment. Now they want to operate but she has no money.



She has saved \$35 and has taken loans of \$10-chicken feed, \$40 for selling drinks, chips and soap in front of house and another \$10 for chips.

SHG has helped her by helping her borrow, especially since she has a small business. Goals: in 3 years to have peanut butter making machine. She had one before and it paid for her kids to go to school, but is now broken. The group mainly talks business and does not deal with other issues. SHG challenge: as first hard it was hard to save and her health is bad as sometimes she falls down and has swelling of knees and ankles.

**Beauty Mavhaura, Rejoice Group, Budiriro**

23 years old, finished high school, married with one child of 4. Her husband went to South Africa a couple of years ago and she has not heard from him since. She calls and writes letters but he does not answer. He does not send home money either. She is on her own.



She is the breadwinner and does \$200/month from a small table in front of the house. She pays rent/utilities of \$55; food \$90; and she sends her young sister and 5 mo old daughter \$50. She has had a HIV test but is negative.

She has saved \$30 and has taken out 3 loans of \$20, \$10 and \$10 for shop re-supply. She has not been a leader but wants to be a leader. In three years she wants to own a Tuck shop for eggs/roasted maize/sweets and biscuits. The group business will be chickens. They discuss problems in the community and how can be of help. The group has helped her in lending to buy more things and they give each other ideas of what they can do.

**Annaki Chickukwa, Meshanyasha SHG, Crowborough North**

47 years old, widow, and her husband died in 1998 of TB. He was a male nurse in the Army. In 2003 she took an AIDS test and found she was HIV+. Last November she started Antiretroviral (ARV) after her CD4 count went to 50 and she started to lose weight with

night sweats. She takes a pill at 7am and 7pm; they are Trion, which is a triple drug of Lamivupine, stavudine and nevirapine. She has pain in her arms and legs that makes it hard to write or to sew. Her son (18) is the only one who knows she is HIV+. She is living alone, but has a 23 old daughter and a son 18 who is away at boarding school.

She lives on income of \$110 from the Army. She spends \$80 for rent/utilities, \$60 for food. The Army pays school fees of \$108.



She has saved \$16. In 3 years she wants to have a sewing machine and be a tailor, which would allow her daughter and son to go to college, plus she would be strong again. The SHG will be doing a group business of tailoring. The group has helped her to improve how she communicates and to market to individuals plus set goals.

### **Zvikomborero Chimhau, Meshanyasha SHG, Crowborough North**

45 and married; in their house there are 18 people. They have 3 sisters and their children. They have 5 children in school and 4 out due to money constraints. She sends the smart ones- you can tell the smart ones just by watching them. Her husband is on their rural farm and she is joining him for 3 months. Family income is \$200; expenses are \$100 for rent/utilities and \$180 for food plus school fees; they only eat two meals a day and medical costs are about \$30/mo. She has an ulcer.



She has saved \$16 and has a savings book. In three years she wants to operate a slaughterhouse plus have new house and car.

How has SHG helped you? “It has helped me in so many ways.” She used to be so shy she could hardly talk. Because of SHG she can now talk to friends and family. And she can do a small business and put food on the table. If a person is sick the whole group helps, if someone in the family gets sick they go and pay respects, if you do not have food they encourage each other to share their food. The hardest thing in SHG is that there are so many different characters/views in the group. They used to argue in coming up with a common theme but have begun to appreciate each other. “My life was terrible, miserable before—I have had a bad past.” She is looking at focusing on the future to change her life totally.

**Colleta Charhma, Harvest Group, Kambuzuma**

67 years old, married with 3 others in household, including daughter and granddaughter who are in school. Her husband has been furloughed for over 10 years. The family also has a rural home, but Colleta needed eye surgery and a hysterectomy so she is living in Kambuzuma, where her daughter who has a job but little income can help care for her. Only income is from rental of rooms in the house: US\$22 per week. Most money is spent on food; she cannot afford medicine; she is not HIV positive.



The Harvest Group has only two active participants: Colleta and Loveness Judge. They have saved US\$25 in the last three weeks. The others have taken out loans and not repaid them.

Colleta wants to continue in a different group (perhaps Kushinga). But she is fearful that the funds she has contributed that were loaned out will not be recovered. Colleta has not taken out a loan. She does not have a long-term vision of her participation in the SHG, perhaps due to her age and experience within the group.

**Memory Machinya, Pephkai, Kambuzuma**

32, married with two boys, ages 12 and 4. Her husband has not worked since 2008. She lives in a household with 12 others, including her aunt and her husband's brother. She is not HIV positive.



Currently she makes money by going to the market in Mbare and buying tomatoes and then selling them. She collects \$6 from a \$3 crate of tomatoes. But her total weekly income is only \$6. She owes school fees from last year of \$40 and another \$25 from the current year. Her aunt helps by sharing extra food when she gets it.

The Pephkai Group started in November 2009 and collected \$5 to enter and \$1 per week. Memory took a \$30 loan to buy bread and then resell it. She paid the loan with 20% interest after two weeks, but she used the profit to buy household goods, not reinvest in her business. The group did not ask her how she would spend the loan. Memory considers Pephkai a strong group and is eager to continue. She acted as group leader and encouraged the members to contribute each week. She is ready to get another loan to continue her business once the debts are repaid. She believes that this program can make a difference in her life.

**Barbara John, Kushinga, Kambuzuma**

43, widowed for two years with three children. The youngest is 8 and is called “Shamiso”—miracle—because she was born the day Barbara’s mother died. Barbara is HIV positive and so is Shamiso, whose real name is Petronella. Shamiso and her older sibling are in school, but Barbara cannot pay school fees. The oldest is out of school but unable to get a job. She is very poor, has no electricity and spends most of the little money she gets to pay school fees.



Barbara is in the Kushinga Group, and to date has saved \$13. She wants to participate in the businesses but has no background and no ideas about making money. She has made a friend in the group and this woman is helping give her ideas about how to make money.

She hopes that the group can help her, but to date has not experienced that.

**Margareth Chivanga, Good Hope, Kambuzuma**

41, widowed and HIV+. She has 2 children; her 19-year-old daughter who has finished school lives with her. Her 13 year old son is disabled and in Form 2 as a boarder at Masvingo School. She visits him as often as she can; bus is \$10 each way. Her husband was a liberator and so she gets a small pension from the government.

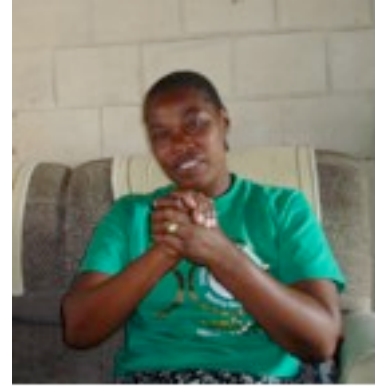
Her personal business is buying and selling polonys (beef sausages). She joined the Good Hope group contributing \$2 per week; now \$4 per week. Margaret took a \$50 loan to buy polonys. A box has 80 (costs \$50) and she sells them at \$1 each so makes \$30 per box. She can sell as many as one full box per day. She also sells 2-4 boxes per week at a shop. Her 3-year plan is to have a bottle store selling beer and other drinks, also polonys. She used to manage a bottle store so she understands the operation.



The group contains both married women with good income from their husbands and widows (and one divorcee) with no other source of income. This disparity causes conflicts, primarily in the types of businesses the group would adopt. The group has helped her through the trust expressed within the group, where she has made friends. She also gets ideas from other group members about businesses.

**Chedza Dzamatira, Maoko Pamwe, Rugare**

46, married, but her husband is living in South Africa. She has a son age 15 living with her and going to school plus two other sons (ages 29 and 27) and one daughter, age 23 with 2 children (one in school and one who is age 1) and a husband. There are also two cousins living with her. Only two kids who are school age; both are going to school. She was tested and is not HIV+.



She has income sometimes: selling sadza with chicken sauce. She also has a garden, which provides enough to feed herself and her family. She heard about the SHG from a neighbor. She has saved \$1 per week by selling chicken and sausages. She had saved \$10 by the end of January and took a loan for \$50 to pay school fees. She paid back the loan. She sells second hand clothes and also tailors school uniforms. She has been group leader—and she enjoyed it. Her three-year goal: cooking and catering. She wants to open a restaurant and takeaway shop selling food and drinks.

She said that her group discusses goals; she sees the group as both a business enterprise and a family. The hardest thing for some members is to stay as part of the group; not all are attending meetings or savings. Chedza said it is hard for her to save, but she always does. Her advice to improve the group: “when we are selling something, we don’t always have sufficient information to make good decisions. We need to learn how to solve problems.”

**Cecilia Muonhanga, Nokutenda, Rugare**



Age 55, married, pastor of United Methodist Church. Her husband is also a pastor of a different church. They own a house in Warren Park. She has six children, eight grandchildren, but it appears that only one lives with her. She has not been tested.

She joined SHG because she thought it was a good concept and wanted to advocate it to her congregation. She also wanted to pass on the concepts to her congregation, even if they didn’t join a SHG. She has saved \$60-\$70 personally and also has contributed to her SHG. Cecilia was injured working on her church and has not be able to walk to the follow-up meetings. She has not taken out a loan. She used to have a business before she was grounded.

The hardest part with the group has been getting fines paid. Some people come to meetings but don’t contribute. At least one person has dropped out. The group has not yet determined how to treat people who are abusing the system; there are rules but non-participation is a problem. Cecilia is planning to start up with a business once she can walk; it is uncertain whether she will stay with the group.

### **Maggie Chimonga, Kushinga, Rugare**

Maggie is 49, HIV+ and receiving ARVS. She is divorced with three boys, ages 29, 21 and 14 (who goes to school in Kambuzuma.) She lives with the youngest and the middle son, who is



disabled and runs a tuck shop (small table selling vegetables and phone recharge cards by the side of the road.) Maggie spends most of her money on food and school fees and has no money for medicine. Even though Prosper, her son, is disabled, he just complete training in running the Youth Friendly Corner. Prosper suggested recharge cards as an item in the tuck shop.

She likes the group, and diligently saves \$1 per week (and \$5 at the end of each month.) The group does cross border trading, buying TVs in Botswana and selling them in Harare. Maggie is very interested in the SHG proposal to pay for all the women to get passports.

What has the SHG meant to her? Before, she never would make a budget or think about profit. Now, when she sells, she puts some of her funds back into the business and sets aside some of the profit for other uses. After evaluating her financial situation, she was able to buy a new TV with some of her profit. Recommended changes? None. The SHGs have given her knowledge and taught her how to calculate her costs and her profit. After three years, she hopes to do only cross border training.

### **Judith Munyaradzi, Mudzimai Wanhasi, Rugare**

49, married with 3 children, living with her husband, daughter age 19 (in Form 4), her husband's brother's son, and her late sister's son (grade 5.) She was tested for HIV last year and was negative. Her retired husband does painting, but it doesn't pay well. They rent their house.

She used to sell sausages and a trainer told her about the SHGs. She feels she has a good understanding of the SHG. She saves \$1 per week and \$5 at the end of each month. She liked serving as leader. She took out a loan with 10% interest to buy sausages to resell. She also has traveled to Kariba to buy items for resale. Judith feels that the group is operating well with a strong support system.



With the SHG, Judith has learned to work with others, be part of a community, save money and solve problems as a part of the group. One goal of the group is to aid others in the community. Her personal long-term goal is to open a business selling bearings for cars. She knows nothing about cars, but her husband does. She will use the profit to enlarge her house. The hardest part of the SHG is the money. But, she says, "we are given enough; we are ok. Now, saving and making money is already in my veins."

**Norest Maizire, Zambuko Group, Mufakose**

37 years old widow who lives in her parents' home with parents, brother and his wife and five children. Two of the children are orphaned from her sister and husband—both died of AIDS related illness. Norest's husband also died of AIDS. Four of the five children are attending school. Noreste is HIV positive on ARVs. She has recently returned from an extended stay in the rural area to rejoin the group.

She and her sister-in-law sell baby blankets used to carry babies, making about \$30.00/week. Their market is mothers who attend the Health Clinic across the street from their home. She has not yet taken a loan and does not have a passbook. She would like to take up sewing business. She is not aware of group project or plans due to long absence.



She likes the SHG because they share ideas about many things and she can keep coming to the meetings even if she has no money.

**Abigail Bhenge, Dzidzai Group, Mufakose**



41 years old divorced woman. There are eleven people living in the household. Two of the school age children are attending school. She earns up to \$10/week selling floor wax and embroidered items. Her sister-in-law is the other earner who spends two months cross-border selling clothing. Her brother suffers from kidney disease and has lost one kidney. Abigail was last HIV tested in 2007 and was negative. She plans to be retested soon.

Abigail has saved \$7 (interviewer not clear why so low) in the group but saves \$3/wk on her own. She does not have a passbook and has been waiting to receive one.

Now she has now been told to buy her own passbook. She has taken a loan of \$35 twice to purchase supplies to make floor wax. It sells very well and yields about US\$29.00 profit. Most of this is eroded due to the 20% weekly interest rate charged by the group. It can take up to three weeks for her to repay the loan. Abigail taught the group how to make candles, which they now sell. Her group makes 69 per week during their two-hour meeting. This amount does not meet the demand. They would like to color and scent the candles to sell in supermarket. She enjoys the SHG for friends and shared ideas. Most difficult is raising capital for herself and her group.

**Lofe Simau, Tiiminlanji Group, Mufakose**

41 years old married woman, who lives with her husband, her three children and the orphaned niece of her sister. Her husband is not employed. She had to stop attending meetings in December to care for her sick sister, who has now passed. Her husband tested negative for HIV so now she is ready to get tested. She is very quiet, appears depressed and may still be mourning her sister. When she is working she sells vegetables and maize that she grows in her yard. She can earn \$50.00/week. However, if the local police come, they take all sale items which results in a loss to her.



She looks forward to returning to the meetings today. She liked the training and what she learned regarding saving, planning. She has not received a passbook but will. Contribution is \$1/week. She has not taken a loan. She wants to earn enough to continue children's education and support family.

Her group makes candles and hopes to have poultry. She did go to SHG meeting so she is on her way once again.

**Juma Bandawe, Nyasha dza Mwari Group, Mufakose**

25 years old divorced male, living in household with 15 relatives. Since November, nine family members have returned to live in the family house. No one has a permanent job. Juma is a mini-bus driver when he is needed. His sister also does various odd jobs as needed. They earn approximately \$40.00/week. He is also caring for his 5 year old daughter. The family also cares for two orphans.

In spite of the death of his sister and her husband of AIDS, Juma has no plans to get HIV tested.



Since joining the SHG he has achieved no savings. He does contribute \$1 occasionally to the SHG. He does not have a passbook. The group is not giving individual loans and has \$168 (\$78 of this in material for sewing project) The SHG has a group project for sewing, beading and growing maize. The church loaned the group \$200.00 with no deadline for payback. The group uses their money to help community members who have HIV/AIDS. Sewing is slow due to daily loss of electricity. Soon they will harvest maize and other vegetables.

Juma likes being part of the group because he learned how to do a business plan. His dream is to go to South Africa to do business. He does not know how he will get the money to go. The priority of his SHG is to raise capital to help people. It is difficult to assist because people will not admit to having HIV/AIDS.

**Nyasha Chiyangwa, Kugutamaoko (aka) Kuguta Maoko Group, Mufakose**

27 year old single woman lives alone and supports five people in rural area – her mother, son and two orphaned children from her deceased sister. All three children attend school. Nyasha is HIV negative and gets tested every year. She earns approximately \$60.00/week.

She has saved \$38.00 since joining the SHG. The two loans, one for \$25 and one for \$50 have been paid back with 20% interest. She is currently secretary. Leadership rotates every three months.



Major change for her has been to learn how to save money. She did not track what she spent or how she spent it until after the SHG training. She is proud she can now pay for school for the children and provide food for her family. Her personal vision is to have a small shop and to buy a truck for cross border purchasing.

Her SHG vision is to have a shop for small items and clothing.

**Rose Maramba, Chenai Mayo Group (originally Simbamukaka Group)**

43 year old, widow living with four people. Two have moved out since November. Both her niece and daughter are in school. Rose is HIV positive and is on ARVs. She suffers pain in her feet and may be given a different type of three-in-one ARV. Her niece also has asthma. The family earns \$30-40.00/week. Rose and her sister work together to earn money selling food items and embroidery.

In the SHG, Rose has saved \$63. She pays \$2/wk plus initiation fee of \$10.00. She has a passbook and keeps records. The SHG has not given out loans but is selling peanut butter as a group project. The group has saved \$120. They rotate leadership every two weeks including secretary and bookkeeper. She has been the Chairperson and enjoyed it. She likes that she has learned to run a business and increase her profit. Rose would like to go to Kariba to purchase fish to dry and sell. She wants to grow a business big enough to employ other people.



The SHG wants to expand peanut butter sales and raise chickens. The group struggles with participation—some do not come and do not sell peanut butter. Her group needs better business management.

**Susan Ganyo, Ngwarai Group, Mufakose**

40 year old, married woman living in household of eight people. Five of six children are school age; three are in school (Susan's two and one orphan). Three of the children are orphans from a deceased sibling. Susan is HIV positive and not yet on ARVs. Her CD count is <350 and she is living healthy. Her husband is a builder and is currently employed, bringing \$20.00/week plus her income of \$30.00 selling food items.



Her income has increased since joining the SHG project. She has saved \$38. She pays \$1/week to SHG. She has taken 5 loans - \$10 each with one-week payback plus 10% interest. She uses loan to purchase vegetables for resale. Her vision is to make peanut butter and candles. She needs training in candle making. Susan states the most important change since joining the SHG is ability to send her children to school after one year of not having the money to send them. Susan is currently Secretary of the SHG. Leaders rotate every two months. The SHG plans to raise poultry

for slaughter. The key help in SHG is learning a how a small amount of money can make more money.

The SHG is looking for ways to help the many orphans in the community. She has experienced no personal struggle in being in the SHG. The group struggles with ways to increase income. They look forward to starting the poultry project.

**Josephine Fomrosi , Emmanuel Group, Mufakose**

31year old divorced woman who has 3 children who live with her ex-mother-in-law, who has the funds for their care and schooling; the father's whereabouts is unknown. Josephine lives with her parents, brother, his wife and their three children (13,10,4), two of whom are in school. She supports herself with \$1 a week doing hairdressing. Josephine is HIV negative.

With the SHG, she has savings from member contributions of \$2 USD/week: approximately \$38.00, though she has no passbook of her own. She has not taken a loan—she must have a plan before a loan is possible. She is one of two bookkeepers that are not rotated. Her personal vision is to do cross-border trading in clothes and to open a boutique.



The SHG has saved \$290 and keep their funds at the Area A Centre. Leadership rotates ievery two weeks. The SHG hopes to raise poultry for slaughter and sale. The group has helped her learn about running a business. They also discuss parenting, visit the sick and pray for them. The SHG has struggled with saving money. They initially decided not to give loans for the first three months. Then when savings were slow they started giving small loans to those who had a plan. The way to improve the situation is to have funds to start a poultry project.