

**BINDURA UNIVERSITY OF SCIENCE EDUCATION  
FACULTY OF SCIENCE  
DEPARTMENT OF SUSTAINABLE DEVELOPMENT**



**Strategies For Enhancing Livelihood Performance: The Case Of Isal Programme In Norton Rural Area Ward 14**

**BY**

**Eramu Tatenda**

**B193273B**

**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR HONOURS DEGREE IN  
DEGREE IN DEVELOPMENT STUDIES**

# APPROVAL FORM

## DEPARTMENT OF SUSTAINABLE DEVELOPMENT

The undersigned certify that they have read and recommend to Bindura University of Science Education for acceptance of this dissertation entitled 'Strategies for enhancing livelihood performance. The case of ISAL programme in Norton rural area ward 14 of Chegutu District, Zimbabwe.' Submitted to the Sustainable Development department in partial fulfillment of Bachelor of Science Honors Degree in Development Studies.

1. to be completed by supervisor signature

  
.....

**Date: June 2024**

2. To be completed by Chairman signature

  
DR. J. BOWORA  
CHAIRMAN  


**Date: June 2024**

3. To be completed by student signature



**Date: June 2024**

## DECLARATION

I, **Tatenda Eramu**, registration number **B193273B**, declare that this dissertation is the product of my own work and that it has not been submitted before for any degree or examination in another University, and that all the sources I have used or quoted have been indicated and acknowledged as a complete references.

Signed.....

## **DEDICATION**

This piece of work is dedicated to my brothers Nixon and Mecky Eramu, sisters Rudo and Tsitsi , sister in-law Florence Bangumwe, family members and my friends for their unconditional love and support towards my academic achievements. I would not have made it was not for your love, love and support.

## **ACKNOWLEDGEMENTS**

This dissertation would not have been possible without the support and guidance of several individuals and organizations. First and foremost I acknowledge to the Almighty God for his grace and power for enabling me to successfully complete this dissertation. I thank the Lord God for his wisdom that has made me reach this far throughout my degree programme. Without his grace and mercy I would not have made it this far. I give my heartfelt appreciation, honor and deepest gratitude to my academic supervisor R.B.Maonga for his unwavering support, guidance, encouragement throughout this journey. His expertise and feedback were invaluable in shaping my research. I would also like to thank Bindura University Science Education for providing me with the opportunity to conduct this research.

I would also like to express my gratitude to my loving siblings for their total support financially, emotionally and spiritually as they were abroad shoulders to learn and rely on. Their encouragement and support helped me survive all extremes of life. Without their support I would not have reached where I am so I owe my success to them. I am also grateful to the participants in Norton rural ward 14 for their cooperation in this research.

Finally, I would like to thank my family and friends for their love, support and patience throughout this journey.

**Thank you all!!!**

### **ABSTRACT:**

The study aimed to investigate the role and effectiveness of ISAL in enhancing livelihood outcomes in Norton rural area Tasunungurwa ward 14 in Chegutu District, Mashonaland West Province in Zimbabwe and the guided objectives of the study were: determine the role of ISAL programme in enhancing livelihood in Norton rural area Tasunungurwa ward 14, assess the strategies employed by donor programmes to enhance livelihood performance in Norton rural area Tasunungurwa and examine the factors that influence the impact of ISAL programme in enhancing livelihood in Norton rural area Tasunungurwa ward 14. The Social capital theory will be adopted in this research. This research presents findings from primary data collected using in-depth interviews, questionnaires and focus group discussions applied for data collection. The study used a sample size of 55 respondents. The study managed to gather a reliable primary data which was presented and analyzed using Statistical Package for Social Sciences to draw conclusions on strategies for enhancing livelihood in the case of ISAL programme. Thematic analysis was applied in analyzing the qualitative data and quantitative data. The study found that ISAL programme have a positive impact on livelihood performance, increasing income and reducing poverty among rural households as it increase crop yields and improve food availability, donor programme strategies, such as agriculture support by giving people farming techniques, inputs, fertilizers, microfinance, infrastructure development, health, education and skills training are effective in enhancing livelihood and the study found a significant correlation between livelihood performance and social capital, with households having stronger social networks, economic development, cultural beliefs experiencing better livelihood outcomes. Thus, concludes that ISAL programme strategies for enhancing livelihood in Norton rural area Tasunungurwa ward 14 was found to be effective. The research recommends that the government of Zimbabwe need to formulate a policy protecting and guiding the operation of ISAL programme, institutional capacity building and management training by NGOs should be provided to programme staff.

**LIST OF TABLES:**

**Table 4.5 Factors influencing the impact of ISAL programme to enhance livelihood of the responders.....**

**LIST OF FIGURES:**

**Figure 3.2.** The study area of Norton rural area Tasunungurwa ward 14 in Mashonaland West Province of Zimbabwe.....

**Figure 4.1** Respondent of gender.....

**Figure 4.2** Frequency of the role of ISAL programme in enhancing livelihood.....

**Figure 4.3** Strategies to enhance livelihood employed by donor programme.....

**LIST OF APPENDICES**

**Appendix 1** Household Questionnaire Guide.....

**Appendix 2** Focus Group Discussion Guide.....

**Appendix 3** Interview Guide.....

**LIST OF ACRONYMS**

**FDG**                      Focus Group Discussion

**ISAL** Internal Saving and Lending  
**NGO** Non-Governmental Organization



## TABLE OF CONTENTS

APPROVAL FORM.....	2
DECLARATION.....	3
DEDICATION.....	4
ACKNOWLEDGEMENTS.....	5
ABSTRACT.....	6
LIST OF TABLES.....	8
LIST OF FIGURES .....	8
LIST OF APPENDICES .....	9
LIST OF ACRONYMS .....	10
<b>CHAPTER1.....</b>	<b>14</b>
1.0 BACKGROUND TO THE STUDY.....	14
1.2 STATEMENT OF THE PROBLEM.....	16
1.3 AIM OF THE STUDY.....	16
1.4 OBJECTIVES.....	16
1.5 RESEARCH QUESTIONS.....	16
1.6 RESEARCH HYPOTHESIS.....	17
1.7 SCOPE/LIMITATION OF THE STUDY .....	17
1.8 DELIMITATION OF THE STUDY.....	17
1.9 SIGNIFICANCE OF THE STUDY.....	18
1.10 DEFINITION OF KEY TERMS.....	18

1.11 CONCLUSION.....	19
<b>CHAPTER 2: LITERATURE REVIEW</b> .....	20
2.1. INTRODUCTION.....	20
2.2. SOCIAL CAPITAL THEORY.....	20
2.3. CONCEPT OF LIVELIHOOD.....	21
2.4. THE ROLE OF ISAL PROGRAMME IN ENHANCING LIVELIHOOD.....	22
2.5. STRATEGIES TO ENHANCE LIVELIHOOD EMPLOYED BY DONOR PROGRAMME.....	23
2.5.1 AT GLOBAL LEVEL.....	23
2.5.2. AT REGIONAL LEVEL.....	25
2.5.3. AT NATIONAL LEVEL.....	26
2.5.4 AT LOCAL LEVEL.....	27
2.6. FACTORS THAT INFLUENCE THE IMPACT OF ISAL ON STRATEGIES TO ENHANCE LIVELIHOOD.....	28
2.7 CONCLUSION.....	29
<b>CHAPTER 3: METHODOLOGY</b> .....	30
3.1 INTRODUCTION.....	30
3.2. DESCRIPTION OF THE STUDY.....	30
3.3. RESEARCH DESIGN.....	33
3.4. DATA COLLECTION METHODODY.....	33
3.4.1 PROCEDURE.....	35
3.4.2. POPULATION AND SAMPLING TECHNIQUE.....	35
3.4.2 DATA COLLECTION INSTRUMENTS.....	36

3.5 DATA ANALYSIS METHOD.....	36
3.5.1 THEMATIC ANALYSIS.....	36
3.6 CONCLUSION.....	37
<b>CHAPTER 4: PRESENTATION, ANALYSIS, DISCUSSION.....</b>	<b>38</b>
4.1 INTRODUCTION.....	38
4.2 GENDER OF RESPONDENTS.....	38
4.3. ROLES OF ISAL PROGRAMMEIN ENHANCING LIVELIHOOD.....	40
4.4. STRATEGIES TO ENHANCE LIVELIHOOD EMPLOYED BY DONOR.....	42
4.5. FACTORS THAT INFLUENCE THE IMPACT OF ISAL ON STRATEGIES TO ENHANCE LIVELIHOOD.....	44
4.6. CONCLUSION.....	45
<b>CHAPTER 5: SUMMARY, CONCLUSION AND RECOMMENDATIONS .....</b>	<b>46</b>
5.1 INTRODUCTION.....	46
5.2 SUMMARY OF THE FINDINGS.....	46
5.3 CONCLUSION .....	47
5.4RECOMMENDATIONS.....	48
REFERENCES.....	50.
APPENDIX 1: QUESTIONNAIRE GUIDE.....	57
APPENDIX 2: FOCUS GROUP DISCUSSION GUIDE.....	61
APPENDIX 3: KEY INFORMANT INTERVIEW GUIDE.....	63

## **CHAPTER 1**

### **1.1 Background to the Study**

This passage discusses the challenges of rural poverty in Zimbabwe, particularly in Norton rural area, Tasunungurwa ward 14, in Mashonaland West Province. The area is characterized by widespread poverty and low livelihood performance, attributed to factors such as, high unemployment rates, limited access to quality education and skills training, poor infrastructure and dependence on rain-fed agriculture, making households vulnerable to droughts and climate change. The passage also mentions the ongoing economic challenges facing Zimbabwe, which have been affecting people for several decades. ISAL program is introduced as a form of microfinance that provides financial support to low-income individuals and households. The program's role is to enable households to establish small businesses, improve their housing conditions, facilitate education for their children, and generally improve their quality of life. The reference to Dube (2013) suggests that previous research has been conducted on the topic of internal saving and lending (ISAL) programs and their impact on livelihood performance. The passage does not provide a specific study or findings, but rather provides background information on the context and the potential benefits of ISAL programs.

This passage discusses the challenges facing Zimbabwe, including, high levels of poverty, income inequality, recurrent economic shocks, such as hyper-inflationary period (2007-2009), and Regional droughts (2018 and 2019). These challenges have had a severe impact on rural households, making it difficult for them to secure their livelihoods. In response to these challenges, development organizations, such as the United Nations Development Programme (UNDP, 2019), have been promoting Internal Savings and Lending (ISAL) programs as a way to increase financial inclusion and address the challenges faced by rural households. The ISAL program aims to provide a solution to the financial difficulties faced by rural households, allowing them to access financial services and improve their livelihoods.

The passage discusses the program's aim to investigate the strategies for enhancing livelihood performance through ISAL in Zimbabwe's rural area, Tasunungurwa ward 14. Chitereka (2011) analyzed the role of microfinance institutions in poverty reduction and development in rural areas of Zimbabwe. The study highlighted the ISAL's contributions to encouraging rural inhabitants' participation in economic activities and their abilities to create sustainable livelihoods. Chikobvu (2018) explored the impact of ISAL on women's empowerment and poverty alleviation in Norton rural area. The study found that the program helped women increase their income and improve their living conditions, and was instrumental in enhancing the overall livelihood performance in the rural areas.

The passage discusses the importance of the microfinance sector in providing financial services to rural and marginalized populations in developing countries. In Zimbabwe, the sector introduced internal saving and lending (ISAL) programs to strengthen the economic resilience of rural households. However, despite these efforts, livelihood performance remains uneven in various regions, including Norton rural area. The passage highlights the importance of ISAL in boosting financial inclusion in these regions, citing Goje (2013). It also mentions other studies that focus on enhancing the livelihoods of rural households through various approaches, including, adding value to their activities using ISALs by improving financial literacy and other vital determinants. The studies mentioned, such as Mandura (2015) and Dube et al (2018), aim to improve the livelihoods of rural households and promote sustainable development in these regions.

The passage describes the internal saving and lending programme in the Norton rural area, Tasunungurwa ward 14, which aims to provide financial services to unbanked rural populations to enhance their opportunities for economic growth and sustainable livelihoods. The programme's approach includes, improving financial literacy, encouraging savings, providing affordable loans to rural dwellers, most of whom rely heavily on the informal sector for survival (Ndlovu, 2014). According to Marara (2017), these strategies are designed to tackle poverty and enhance the rural populace's financial resilience by creating opportunities for investments in small-scale farming and other viable rural economic activities. The institutions involved in the programme ensure the advancement of livelihood activities, enabling low-income earners to afford basic human needs such as food, shelter, clothing and health-related problems.

## **1.2 Statement of the Problem**

The passage describes the challenges faced by the ISAL program in Norton rural area, Tasunungurwa ward 14, in improving livelihood performance. Despite the program's implementation, poverty, income inequality, and lack of access to financial services persist, hindering the ability of households to improve their livelihoods. As a result, the program has been ineffective in enhancing livelihood performances, leading to inadequate livelihood opportunities, low levels of savings and investments, limited economic empowerment and resilience among households. The passage highlights the need to identify and address key challenges in livelihood performance, such as income generation, access to financial resources and agricultural productivity in order to improve the socio-economic status of rural households in Norton rural area.

**1.3. AIM:** To investigate the role and effectiveness of ISAL in enhancing livelihood outcomes in Norton rural area Tasunungurwa ward 14

### **1.4. Objectives:**

- To determine the role of ISAL programme in enhancing livelihood performance in Norton rural Tasunungurwa ward 14
- To assess the strategies employed by donor programme in Norton rural area Tasunungurwa ward 14
- To examine factors that influence the impact of ISAL programme in Norton rural area ward 14

### **1.5 Research Questions**

The research study is going to be guided by following questions:

- How does participation in ISAL programme contribute to enhanced livelihood performance in Norton rural area Tasunungurwa ward 14?
- What strategies employed by donor programme have effectively enhanced livelihood outcomes Norton rural area Tasunungurwa ward 14?

- What factors influence the success or failure of ISAL programme in enhancing livelihood strategies in Norton rural area Tasunungurwa ward 14?

## 1.6. Research Hypothesis

**Ho (Null hypothesis):** The ISAL livelihood performance enhancement measures do not have a saving and loan program, and they do not significantly affect the economic development of the Norton rural region. Ward Tasunungurwa 14

**H1 (alternative hypothesis):** The ISAL program's livelihood performance-enhancing techniques have a major influence on the rural Norton area's economic development. Ward 14 in Tasunungurwa

## 1.7 Scope of the Study / Limitation of the study

The study is limited to the Norton rural region, Tasunungurwa ward 14, in the Mashonaland West Province of Zimbabwe. This may not be a typical sample of other rural areas in Zimbabwe or other nations. There are only 55 participants in the ISAL program for this study, therefore the sample size may not be entirely representative of the population. The study depends on participant self-reported data, which could contain errors and biases. The peculiarities of the ISAL program in the Norton rural area Tasunungurwa ward 14 may prevent the generalization of the study's findings to other populations or contexts. The study's scope is limited to May 2023 to May 2024, which may not account for all of the ISAL program's long-term effects. The study may not take into consideration additional factors that affect livelihood outcomes because it only examines a small number of variables linked to livelihood performance. It's possible that a mixed method approach may not adequately reflect the intricacies of livelihood performance and that biases in data collection and analysis will exist. The resources available for data gathering and processing may

place restrictions on the study's conclusions.

### **1.8. Delimitation of the Study**

The study does not cover other areas or nations; it is limited to Norton rural area ward Tasunungurwa 14 in Mashonaland West, Zimbabwe. The ISAL program participants in Norton rural Tasunungurwa ward 14 are the only subjects of the study; non-participants and those engaged in other countries that promote economic empowerment are not included. The study's time range is from May 2023 to May 2024. The study investigates the connection between livelihood performances—which includes social, environmental, and economic aspects—and ISAL membership. It doesn't look at any further initiatives or programs meant to enhance livelihoods. The study uses a mixed methods approach, incorporating questionnaires, focus groups, interviews, and other qualitative and quantitative data gathering and analysis techniques.

### **1.9. Significance of the Study**

The goal of the study is to pinpoint the methods for improving livelihood performance in the context of the ISAL program in Tasunungurwa ward 14 of Norton Rural. It is anticipated of the researcher to be valuable to both public and private participants in the ISAL program and to help realize the 2030 goal.

- i. Contribution to literature:* By offering fresh viewpoints and insights, this study adds to the body of knowledge already available on livelihood performance, internal saving and lending programs, and rural development.
- ii. Reducing poverty and inequality:* In line with the Sustainable Development Goals (SDGs) of the UN, the study's emphasis on livelihood performance and the ISAL program can aid in reducing poverty and inequality in rural regions.



*iii. Empowerment of rural communities:* This study can help increase the economic empowerment and general well-being of rural communities in the Norton rural region and beyond by identifying practical measures to improve livelihood performance.

*iv. Encouraging sustainable development:* the ISAL program and the study's emphasis on sustainable livelihood performance can help to encourage sustainable development in rural areas.

*v. Increasing research capacity:* This work can be used as a template for more in-depth studies in the area, enhancing knowledge and proficiency in programs related to rural development.

### **1.10 Definition of key terms**

**ISAL** refers to financial services that are offered to individuals normally excluded from traditional financial systems because of lack of verifiable credit history, employment, and collateral (Muchenje, 2018). **ISAL** is defined as a cooperative that offer loans to a group of people in order to improve their standard of living.

**LIVELIHOOD** refers to means of securing the basic necessities of life, including food, water, shelter, clothing, and health-care (ILO, 2013). Livelihood is making a living. **Livelihood** is defined as a person's means of subsisting and raising their standard of living.

**RURAL AREA** refers to the geographical area that is located outside of an urban area (UN, 2018). **Rural area** can be defined as an area that has communal people e.g. village people.

### **1.11. Conclusion**

Ultimately, this chapter has presented the research study, giving a thorough rundown of the background, problem statement, significance, delamination, scope, goals, questions, aim, and research hypothesis, as well as a description of all important terminology. The chapter has

emphasized the value of livelihood performance as well as the difficulties that rural households in Norton's Tasunungurwa ward 14 confront. It has also emphasized the necessity for practical solutions to increase these households' income.

## **CHAPTER REVIEW**

### **2.1 Introduction**

This chapter examines research on methods for improving livelihood performance as well as associated literature and conclusions in ISAL program in the rural Norton area Tasunungurwa ward 14. High rates of poverty and inequality exist in Zimbabwe, especially in the countryside. The rural residents of Norton face numerous obstacles in their efforts to improve their standard of living, such as restricted access to markets, infrastructure, and financial services. To tackle these issues, the Internal Savings and Lending program is one strategy that has been put into place. The purpose of the literature evaluation is to evaluate the efficacy of the ISAL program and how it affects rural livelihoods in the rural Norton area. The conceptual framework that will direct the approach taken in the inquiry and type of data analysis is presented in this chapter. The following themes, therefore, are used to organize it: the theoretical framework; the concept of livelihood, the role of ISAL program in enhancing livelihoods; donor program strategies to enhance livelihood at global, regional, national, and local levels; factors influencing ISAL's impact on these strategies; and a conclusion.

### **2.2 Social Capital Theory**

The theoretical framework of this study is based on two theories which are social capital theory and Gender and Development theory. Social Capital Theory is inspired by (Vilma, 2016). Social capital covers the gap between the rich and poor in society as it helps in social upward mobility.

Social Capital most often understood as the source through which individuals can take advantage of social relations, networks or other structures to obtain certain benefits (Portes, 1998). In 2016 Vilma Luoma-aho advocated for social capital theory it delves into the metaphor of social capital as an investment, consisting of trustworthy networks and social relations that enable collaboration and other benefits. Lins, (2017) explores the role of social capital in the attainment of social status and how this can affect an individual's chances. According to Lins the embeddedness can affect the flow of resource, opportunities and information which can in turn influence an individual's livelihood. Embeddedness refers to the extent to which are connected to others in their social networks.

Norton rural area people does not have tapped water and a few people in the area managed to join the rural electrification projects. The majority of households in Norton rural area live below the poverty datum line.in developing countries, the lack of development of the rural area has been manifested as severe poverty (Chitongo, 2017). Social capital requires an element of embeddedness in social structure. Coleman views social capital as essentially residing in the social structure of relationships among people. Coleman views social capital as a bonding mechanisms which adds to the integration of social structure (Tzanakis, 2013). For Coleman social structure predates the agent who can use embedded social capital as a resource. Social capital creates cohesion between people with a common goal. Social capital is anything that facilitates individuals or collective action, generated by networks of relationships, reciprocity, trust, and social capital is neutral resource that facilitates any manner of action, but whether society is better off as a result depends entirely on the individual. ISAL programme promote equality between members as they self-select each other and leaders of the group are expected to take ideas from other individuals.

### **2.3. THE CONCEPT OF LIVELIHOOD**

Understanding livelihood is essential to comprehending the sustainability and well-being of people and communities. The term "livelihood" describes the resources, activities, and methods that people employ to make money, take care of their fundamental necessities, and lead satisfying

lives. It includes factors that are social, cultural, natural, physical, and economical. The main distinction between rural and urban lives is that the former are typically based on farming and natural resources, while the latter are more likely to depend on work or entrepreneurial pursuits in the services or industries. The everyday battle for subsistence and financial security is intimately related to the means of subsistence. The impoverished typically have difficult lives in rural locations because they are impoverished and lack access to basic essentials. In their 1992 study, Cornway and Chambers defined a livelihood as the activities, resources, and capacities necessary to support oneself. A livelihood is also deemed sustainable in the context of sustainable development if it can withstand shocks and strains, preserve or improve its resources, and, both now and in the future, positively impact other livelihoods locally or globally without endangering the environment.

The resources and methods that a person, family, or community uses to make ends meet are referred to as their livelihood. It includes a variety of pursuits, including employment, self-employment, receiving social security payments, and offering direct services. Basic need for food, health, education, housing, social interactions, and legal rights are met by these sources of income, which taken together offer a sense of stability and social inclusion. It is therefore a comprehensive idea that encompasses social, cultural, and political aspects in addition to economic activity.

Enhancing comprehension of impoverished people's livelihoods through sustainable livelihoods involves a number of factors, including livelihood resources, which include human, financial, physical, and social capital. Sustainable systems are ones that can maintain or improve their capabilities and assets both now and in the future without jeopardizing the base of natural resources. They can also recover from shocks and stresses like drought, civil war, and policy failure through adaptive and coping strategies. People are at the center of development efforts according to the sustainable livelihoods approach. Additionally, it makes an effort to comprehend resource management and socioeconomic development from a human standpoint.

The Development Alternatives (DA) approach includes activities meant to assist socially and economically disadvantaged people in meeting their daily subsistence needs in a way that is respectable, appropriate for their community, and environmentally sustainable. The term "sustainable livelihood creation" refers to the establishment of livelihoods that enable people to make enough money to pay for necessities like food, clothing, and shelter as well as to live a dignified and sustainable life. A livelihood intervention, also known as livelihood promotion, is the deliberate attempt made by an agency or group to support and encourage livelihood opportunities, typically for a sizable population. Enhancing income is only one aspect of livelihood intervention. It has to do with boosting individual economic power. It is making possibilities more accessible and helping to create assets and capabilities. It's constructing security.

#### **2.4 The Role of ISAL Programme in Enhancing Livelihoods**

The ISAL program is essential for promoting women's economic empowerment in particular. By giving women access to financial resources and decision-making possibilities, they support women's empowerment (Gulati & Karlan, 2015). Women now have a voice in financial decisions made for their families and communities because to this. They take charge of the resources in the home and are involved in choices about investments and spending. According to a 2013 Indian study by Khandker et al., women who took part in an ISAL were more likely to own productive assets and to have greater income and savings levels.

The ISAL program provides assistance with income-generating activities. They lend money to members so they can participate in ventures that generate revenue, like small enterprises, farming, and raising animals (Mwangi, Wasike & Wanga, 2016). Members can develop new revenue streams, boost productivity, and grow their enterprises with the help of these loans. Additionally, it offers assistance and training to members to

help them develop their business and financial literacy (Mpunga, 2016). As a result, income and asset ownership—including that of livestock, land, and household goods—have significantly improved for ISAL participants (Muchadenyika et al, 2017).

By boosting income and lowering financial vulnerability, ISAL enhance household wellbeing (Fatoki, 2013). Members of ISAL can utilize their loans to pay for necessities including food, medical care, and education (Koreja & Mazhangara, 2016). Additionally, savings in ISAL provide as a safety net for unforeseen costs or emergencies (Islam & Afroz, 2019). By offering emergence loans and support, ISAL assists members in overcoming shocks and pressures, such as illnesses, agricultural failures, or droughts (Matin et al, 2017).

The impact of ISAL on poverty reduction in marginalized communities has been demonstrated (Moyo, 2020). By facilitating savings and credit availability, ISAL members can use loans for income-generating activities, asset acquisition, and investments in health and education. People can purchase kitchen appliances, pots, groceries, utensils, and couches with their savings (Chuma et al., 2013). Savings also assist the community in covering their children's school fees, as children are no longer sent home by the school development association.

Limited empirical evidence: studies on ISAL exist, but they mostly concentrate on how they can help reduce poverty rather than how they can improve livelihood performances. Furthermore, little is known about the methods by which the ISAL program improves livelihoods. This research gap relates to the need to understand the precise processes or channels via which the ISAL program improves rural Norton livelihoods. Although earlier research has recognized the beneficial effects of these programs on livelihood, little is known about the underlying mechanisms, which is important to understand in order to create programs and interventions that will have the greatest possible impact on improving livelihood.

## **2.5. Strategies to Enhance Livelihood employed by Donor Programme**

### ***2.5.1 at Global Level***

Donor programs that provide access to better seeds, fertilizers, and irrigation systems have aided in agricultural development and increased food security. (Mann, 2015) contends that agricultural investments should be customized to the unique requirements of each nation in order to reduce poverty and increase food security. Donor programs can fund projects that advance agroforestry, organic farming, and better irrigation methods, among other sustainable agriculture practices. These can safeguard the environment, raise farmers' incomes, and improve food security (FAO, 2017). Managing land rights, creating laws that support them, and creating investment plans that enhance their standard of living and the welfare of their communities are all parts of supporting family farmers.

Donor programs can fund education, career training, and skill development to give people employable skills. This can promote entrepreneurship, increase employability, and open doors to revenue-generating opportunities (ILO, 2018). Many microfinance programs include skills development and vocational training as essential elements because they can aid clients by giving them the tools they need to launch or grow a business. There are several approaches to offer career development and training, such as online learning, classroom instruction, and on-the-job training. The Grameen Banks Skills Development Program is one instance of a successful initiative; it has trained over two million people in a range of skills, including sewing, farming, managing livestock, and fixing cell phones.

Donor programs can help low-income people and small business owners obtain financing by offering microfinance services. As a result, they may be able to create or grow enterprises, bring in money, and escape poverty (CGAP, 2014). A key component of microfinance is credit availability, which enables people to launch or grow a business, purchase tools or equipment, or pay for medical expenses or schooling. Financial education may assist clients in understanding the terms and conditions of their loan, calculating the costs and benefits of taking out a loan, and managing their budget, all of which are necessary to ensure that microfinance clients are able to handle their debt responsibly. Financial counseling can assist customers in making wise financial decisions and take care of any worries they might have regarding loan repayment.

Donor programs can help finance infrastructure development projects like expanding access to clean water, electricity services in remote regions, and better transportation networks. According to the World Bank (2019), this has the potential to raise living standards, increase productivity, and generate job possibilities. It can enhance market accessibility, lower transaction costs, and boost microbusiness productivity. By connecting micro-enterprises to markets, infrastructure improvements like roads, bridges, and water and sanitation facilities can help them sell their goods and services for more money. The provision of clean water and improved sanitation are two examples of how infrastructure improvements can enhance the quality of life for microfinance clients.

Donor programs have the ability to provide priority to gender equality and women's empowerment through their support of projects that facilitate women's access to financial services, healthcare, education, and entrepreneurship. In addition to lowering poverty and boosting household incomes, this can support sustainable development (UN Women, 2018).

### ***2.5.2 at Regional***



By encouraging cooperation and collaboration among the nations in the region, you can aid in the creation of regional value chains. To increase the competitiveness of regional sectors, this may entail enhancing infrastructure connections, trade facilitation, and regulatory harmonization (African Development Bank Group, 2019). By enhancing the production and selling of agricultural products at the regional level, it also seeks to promote livelihood. This entails establishing a connection between smallholder farmers and markets, enhancing input accessibility and infrastructure, and encouraging international collaboration. The goal of the COMESA Regional Agricultural Policy is to create a uniform regional framework for the sale of agricultural products. Initiatives to lower trade barriers, facilitate the flow of commodities between nations, and encourage regional commerce are all part of this policy.

By encouraging economic and social inclusion for peace and stability in the MENA area—a region where peace and stability are viewed as essential conditions for development—donor money seeks to lessen poverty and increase shared prosperity. Encourage the expansion of financial services accessibility through regional payment systems, microfinance, and mobile banking, among other measures. This can improve resilience to shocks, entrepreneurship, and economic possibilities (Asian Development Bank, 2020). Organizations also work to better the lives of refugees, impoverished people living in remote and urban regions, and people who are difficult to reach. They employ a graduation plan that enables those at the very bottom of the socioeconomic scale to take charge of their own destiny and lead respectable lives.

Invest in international infrastructure initiatives that advance connection and integration within regions. This includes programs that help improve trade, investment, and economic growth within the region, such as digital connectivity, energy grids, and transportation corridors (World Bank, 2017). In Zimbabwe, Zambia, Botswana, South Africa, and the North-South Corridor. By modernizing highways, ports, and border crossings, this project seeks to increase trade and save operating costs.

Encourage the region's nations to collaborate on capacity-building initiatives and information exchanges. In sectors like agriculture, healthcare, education, and government, this may entail exchanging best practices, knowledge, and technical support. Sustainable development and better livelihoods can result from strengthening regional competencies (United Nations, 2017).

By encouraging economic and social inclusion for peace and stability in the MENA area—a region where peace and stability are viewed as essential conditions for development—donor money seeks to lessen poverty and increase shared prosperity. Encourage the expansion of financial services accessibility through regional payment systems, microfinance, and mobile banking, among other measures. This can improve resilience to shocks, entrepreneurship, and economic possibilities (Asian Development Bank, 2020).

Participate in local conservation and resource management initiatives. This covers programs to safeguard shared habitats, encourage resource conservation, and deal with environmental issues that Tran faces on the border. Resilience, ecological services, and livelihoods are all impacted by sustainable resource management (Mekong River Commission, 2018).

### ***2.5.3 at National Level.***

Support initiatives aimed at promoting agricultural development and food security by giving smallholder farmers access to infrastructure, training, and inputs. This can boost rural communities' income, raise productivity, and improve their ability to self-sufficiency in food (USAID, 2021). The World Food Programme helps needy individuals in Zimbabwe and promotes a strong food system and social protection initiatives. The main goals of these initiatives are to promote the economic and well-being of women, bolster social cohesiveness, and inspire youth to pursue career options

in the food value chain. In order to increase food security, WFP also encourages healthier diets, the use of nutrient-dense foods, and the use of digital technology.

Encourage the growth of small and medium-sized enterprises (SMEs) and entrepreneurship in rural areas by giving them access to capital, business development services, and market connections. This can boost economic growth, open up job possibilities, and enhance rural residents' quality of life (UNDP, 2018). Local communities can use grants to invest in public goods that enhance rural livelihoods through the growth of crops and livestock, market connections, and value chains in rural areas thanks to donor-funded community empowerment initiatives. This initiative improves rural livelihoods by boosting local economies and creating job opportunities. Put safety net and social protection measures into place to give vulnerable populations a minimal amount of assistance. To reduce poverty and improve social resilience, this could involve cash transfers, public works initiatives, and social insurance plans (World Bank, 2019).

Investments in donor-funded smallholder irrigation projects increase water security for agricultural output and strengthen the livelihood of peasant farmers in the face of risk associated with climate change. To increase access to clean water and sanitary facilities, especially in rural regions, invest in infrastructure related to water and sanitation. This can improve community livelihoods, public health, and the incidence of waterborne illnesses (UNICEF, 2019). By providing access to business development services, microfinance, and social enterprise choices, these projects seek to improve livelihood creation and income stability among the impoverished and vulnerable populations. In an effort to preserve the environment, they also support ecologically friendly farming methods and the development of new livelihoods.

Encourage technical training and skill development initiatives to improve employability and entrepreneurship. This can entail expanding capacity in industries like manufacturing, tourism, and agriculture that have strong employment prospects as well as providing vocational training and apprenticeships (ILO, 2019).

#### ***2.5.4 at Local Level***

Provide agricultural support to rural farmers by offering training, inputs, and tools to improve farming techniques, increase productivity, and enhance crop yields. This can include training on sustainable farming practices, access to quality seeds, and irrigation infrastructure (USAID, 2021). The USAID has implemented the Rural Finance Initiatives, which has provided loans and financial literacy training to smallholder farmers. The International Fund for Agricultural Development (IFAD) has also implemented the Zimbabwe Smallholder Rehabilitation and Development Programme, which has provided training and infrastructure development to help smallholder farmers improve their productivity.

Developing rural infrastructure, such as roads, bridges, and irrigation systems, can help rural populations become more connected, have easier access to markets, and spend less on transportation. This has the potential to boost economic activity and provide prospects for employment (World Bank, 2019). Contributors have been putting up solar panel installations and power line rehabilitations to expand access to electricity.

Assist farmers and rural business owners in obtaining funding and microcredit to launch or grow their enterprises. This can be accomplished through creative financial models that address the unique requirements of rural communities or microfinance organizations (UNDP, 2018).

Provide training on product diversification, quality control, and helping farmer's access formal markets and value chains. Facilitate market linkages for rural producers and support value-added processing operations (FAO, 2015).

Community gardens, which are a key component of non-governmental organizations' efforts to combat poverty in Zimbabwe's most vulnerable rural communities, have been established and maintained in the Norton rural area. Encourage neighborhood-based programs for managing natural resources so that local people can do it in a sustainable manner. Programs that assist ecotourism, sustainable forestry, and community-based conservation may fall under this category (UNEP, 2016).

There remains a substantial research vacuum about the sustainability and efficacy of the strategies being employed to improve livelihood in Tasunungurwa ward 14 of Norton, despite the concerted efforts of funders and stakeholders at the local, national, regional, and international levels. Research on how international frameworks and policies translate into real changes in rural livelihoods in places like Norton is lacking on a global scale. Little is known about how regional economic blocs and communities affect rural livelihoods and how these initiatives might be coordinated with local and national ones at the regional level. Research on the implementation of national policies and initiatives and their effects on rural livelihoods, including those in Norton, is required at the federal level. There is a paucity of local research on the benefits of community-led projects and collaboration with neighborhood organizations for enhancing livelihoods in the rural Norton area. Ward 14 in Tasunungurwa.

## **2.6 Factors that Influence the Impact of ISAL on Strategies to Enhance Livelihoods**

Numerous research works have examined the variables that affect ISAL's effects in rural regions. Moyo et al. (2019) assert that financial literacy plays a crucial role in determining ISAL's performance. They discovered that the likelihood of rural households benefiting from ISAL increased with literacy levels.

Social capital is yet another important component. Manyika et al. (2016) pointed out that social capital is essential for fostering collaboration and trust among group members, which enhances payback rates and promotes program performance as a whole. (2019) asserts that social capital, which encourages mutual trust, cooperation, and group activity, is a strong predictor of ISAL success. Although these studies show that social capital has a beneficial effect on ISAL achievement, other research has pointed out that social capital can also have unfavorable effects. For instance, a 2018 study by Maphosa et al. discovered that too much social capital can promote groupthink and stifle individual originality and innovation.

Support from institutions is also essential. According to Maphosa et al. (2018), ISAL tends to have a greater impact on rural livelihoods when it has strong institutional support from governments, NGOs, or other groups. It promotes sustainability, credibility, and trust. Maphosa (2018) posits that institutional support plays a crucial role in the development of ISAL by augmenting their ability to offer financial services to rural families.

Another crucial element influencing the ISAL program's impact in Tasunungurwa ward 14 is credit availability. According to research by Chigavazira (2017), ISAL that give rural people access to credit result in higher incomes and better livelihood outcomes. Chikwati (2020) discovered that the success of rural livelihoods was significantly influenced by the availability of financing. According to the survey, rural households had a difficult time getting loans from official financial institutions, which made it more difficult for them to invest in ventures that would generate income.

Finally, gender dynamics come into play, with women's participation being constrained by cultural norms and limited market access. Mavedzenge (2019) asserts that ISAL that actively engage women and advance gender equality have a higher propensity to enhance rural households' livelihood results.

There is an increasing amount of study on the variables influencing how the ISAL program affects rural livelihoods, but little is known about the particular difficulties and chances young people in rural Zimbabwe confront in gaining access to and making use of these programs. Previous research has predominantly concentrated on the experiences of elderly individuals and households, paying scant consideration to the distinct requirements and viewpoints of youth. Filling in this vacuum in the research could yield important information on how the ISAL program can be

modified to assist young people in rural Zimbabwe's financial inclusion and economic development.

## **2.7. Conclusion**

This chapter examined the theoretical underpinnings of several approaches to improving the ISAL program's livelihood performance in the rural Norton area. The chapter also discussed the idea of livelihood, the function of the ISAL program in improving livelihood, methods of boosting livelihood used by donor programs at the international, regional, national, and local levels, and variables affecting how ISAL affects these methods. By facilitating greater access to financial services, encouraging economic empowerment, and lowering poverty, these have improved Ward 14 of the Norton Rural Area. Additionally, there is a dearth of study on the experiences and needs of youth in the literature, as well as the implementation of national policies and programs and their effects on the standard of living in rural regions like Norton.

## **CHAPTER 3: METHODOLOGY**

### **3.1 Introduction**

This chapter focuses on the research approach that will be employed. In order to better understand the ways for improving livelihood performance through ISAL in Norton Rural Area Tasunungurwa ward 14, the study uses a mixed-methods approach. The research approach provides a thorough knowledge of the program impact on rural households by combining qualitative and quantitative data collection and analysis methods. This study intends to provide a nuanced knowledge of the effectiveness of ISAL in enhancing income, assets, and food security among rural households by utilizing the strengths of both approaches. The study area description, research design, data collection procedures, population and sampling

strategies, data collection tools, data analysis techniques, and conclusion are covered in the parts that follow.

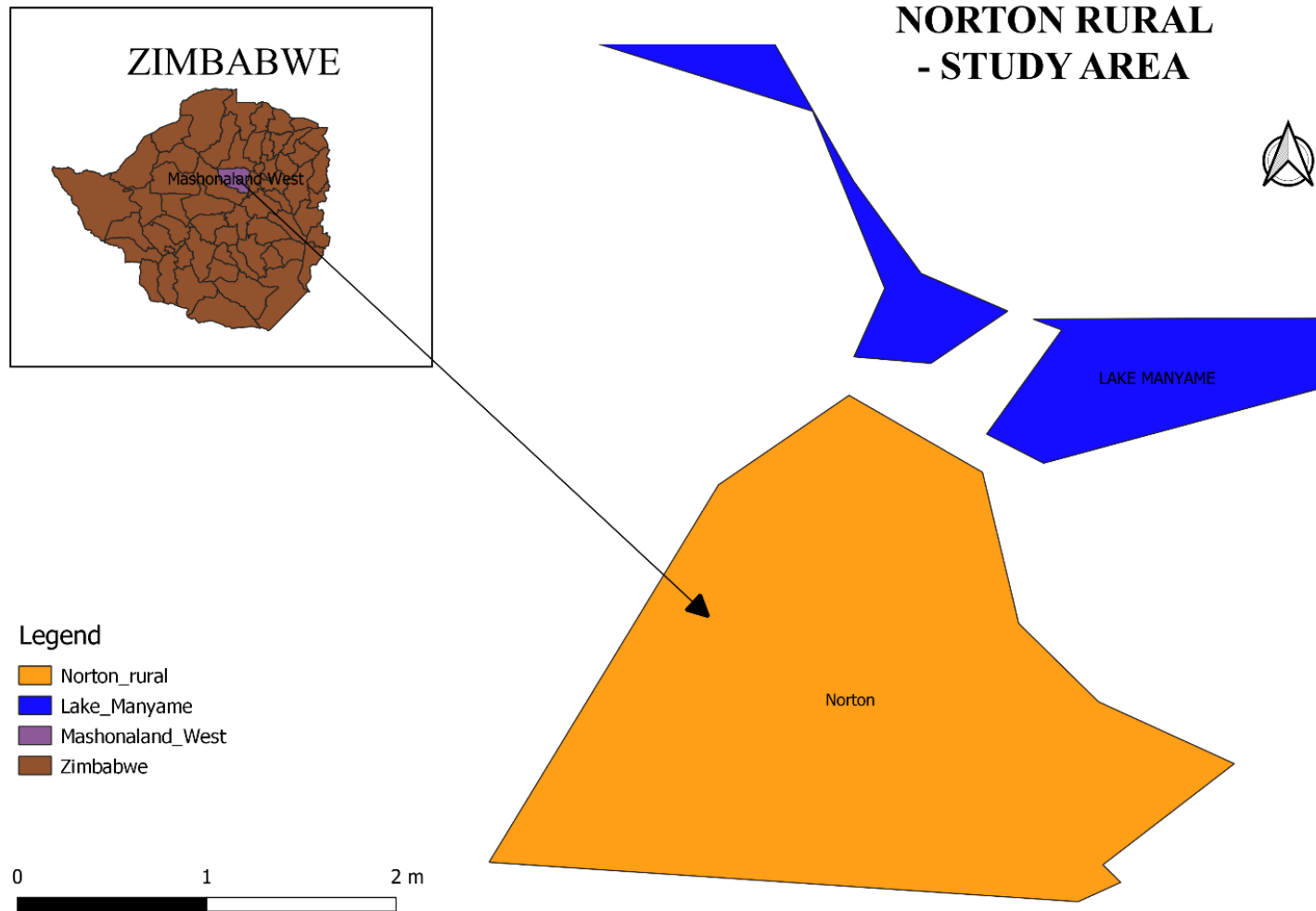
### **3.2 Description of the study area:**

Norton Rural Area, the study area, is located in Zimbabwe's Mashonaland West province's Chegutu District. The rural Norton area experiences high temperatures and scarce water supplies, making it a semi-arid zone. The area is located roughly 107 kilometers to the southwest of Zimbabwe's capital, Harare. Chegutu's principal economic pursuits include farming, mining, and wage labor. But because of the FTLRP and the post-2000 economic crisis that hit the nation, there has been a fall in agriculture as well as a deindustrialization (Mowawa 2013). The region is known for its rough topography, which can make certain places challenging to reach. Furthermore, landslides and flash floods are common in Norton Rural Area Ward 14, which may further affect the supply of food and water. Among the physical characteristics, Lake Manyame is one that stands out. The physical characteristics greatly influence the level of hunger in the region. Drought conditions brought on by the semi-arid climate have the potential to lower crop production and cause food shortages. Food insecurity may worsen as a result of the challenging terrain, which can also make it challenging to deliver food to isolated locations. Hunger levels may also be impacted by Lake Manyame. The river may grow low during dry spells, which makes it challenging to water farms and causes further food shortages.





**Fig 3.2 the study area map for Norton rural area Tasunungurwa ward 14 in Mashonaland West Province of Zimbabwe**



**Primary source:**

*Fig 3.2. Map showing Norton rural Tasunungurwa ward 14*

### **3.3 Research Design**

An explanation of the researcher's actions, from formulating the hypothesis and considering its operational ramifications to doing the final data analysis, is provided by the research design units (Kumar, 2019). It is the process for gathering, quantifying, and evaluating the evidence to make sure the data accurately represents the goals and inquiries of the study. This study used a case study research design, concentrating on the rural Chegutu District area of Norton. In this study, a case study was used since it allowed the researcher to closely examine the problems in order to make insightful conclusions. Rose et al. (2015) say that the case study design's biggest merit is its adaptability to various research contexts and types of research questions.

In order to optimize efficiency, this study employed a combination of qualitative and quantitative research methods. Descriptive data was collected using a qualitative research approach. It was also determined that a quantitative research technique was required to collect statistical data on different parameters. In this study, both qualitative and quantitative research methods were used to obtain complete images of the study region as well as data validity and reliability. Three methods were utilized in the research to collect data: questionnaires, interviews, and surveys. To provide respondents more freedom to express their opinions, both closed- and open-ended questions were used.

### **3.4 Data Collection Method:**

Provost & Fawcett (2013) define data as information that refers to or represents circumstances, concepts, or things in their raw or disorganized form (such as letters, numbers, or symbols). The questionnaire and interviews were utilized to gather data for this investigation.

### **3.4.1 Interviews**

In qualitative research, interviews are one form of data collection. One of the main methods for gathering data is the interview, in which a researcher converses with participants to obtain information pertinent to the study (Creswell, 2014). Conducting interviews is a method for gathering data and bringing to light items that the researchers are unable to see firsthand (Hakim, 2016). Comprehensive interviews were conducted with key informants, including the coordinator of the program, community leaders, program participants, the Ministry of Rural Development, and non-governmental organizations with firsthand knowledge of the community. Twenty key informants were interviewed for this study, including two program coordinators, one ministry of rural development representative, two community leaders, two NGO representatives, and thirteen program participants. Face-to-face interviews were used for the interviews platforms because they facilitate the free flow of ideas and provide a forum for the kind of questions that might be more complicated and elaborate in the answers that are received.

### **3.4.2 Questionnaire**

A planning guide for the questionnaire was created with the study's aims and questions in mind. Therefore, the questionnaire guide was created with the intention of asking the respondents for information and probing them for replies. In order to maximize efficiency, a guide for the questionnaire was created, with the research questions and objectives serving as the foundation. Both closed-ended and open-ended questions were included in the questionnaire's design in order to gather quantitative and qualitative data, respectively. Fifty-five households were included in the whole household questionnaire session. With the help of the village chief, the researcher distributed 55 questionnaires, of which 48 were finished and returned. But the issue with questionnaires is that it's impossible to gauge how honest a response is being given, and it is impossible to gauge the amount of consideration a response has given it. Furthermore, every person may perceive a question differently, therefore each response will depend on how the question is understood by the individual.

### **3.4.3. Focus Group Discussion**

Focus Group Discussions are a type of qualitative research approach where a small, diverse group of people are assisted in conversation to obtain detailed thoughts and perspectives on a particular issue. Open-ended questions were used in the design of a focus group discussion guide with the intention of gathering qualitative data. In the case of the ISAL initiative, the guide examined how residents of the Tasunungurwa ward 14 rural region in Norton, Zimbabwe, improved their standard of living. The moderator notes important comments, statements, and observations made by participants during the debate. These are subsequently evaluated to find themes, patterns, and insights. FDG provide a special chance to investigate complicated problems, produce theories, and guide the creation of surveys or interviews by supplying rich qualitative data that can deepen people's perspectives

### **3.4.4. Secondary Data**

Data that has been previously gathered and published for a different purpose but is then used in research is known as secondary data (Johnston, 2017). A variety of data sources, including the internet, electronic journals, text books, and research papers, can be used to collect secondary data. The researcher used official media sources, archive evidence from several development institutions, and results from non-governmental organizations to obtain secondary data.

### **3.4.1. Procedure**

The process of acquiring information for study or commercial objectives is referred to as data collecting techniques (Smyth, 2021). The researcher's main techniques for gathering data were interviews and questionnaires. A face-to-face survey was given to the participants. There were enough printed questionnaires for each respondent to have one. The researcher was able to get qualitative data with this questionnaire, which included

both closed-ended and open-ended questions. A number of participants were then selected for interviews in accordance with their answers to the questionnaire. To guarantee a positive feedback with the respondents, this was done.

### **3.4.2 Population and sampling techniques**

#### **Population**

The study will be carried out in Mashonaland West Province's Norton rural region, Tasunungurwa ward 14. The process of gathering data lasted for two weeks. The target demographic for improving the livelihood performance of the internal saving and lending program is rural low-income households, mostly women and men, in Norton, Zimbabwe's rural districts. Fifty-five individuals will be selected at random and given a questionnaire. Small-scale merchants, subsistence farmers, and banked individuals who struggle to obtain conventional banking services and credit options fall under this category. These populations would benefit most from increased access to financial services because they are frequently the most susceptible to economic shocks and could use it to invest in their companies or farms, make better improved livelihood results, which will ultimately contribute to the reduction of poverty in the area.

#### **Sampling techniques**

Both non-probability and probability sampling strategies were used by the researcher. The practice of choosing a subset of a population in order to draw conclusions about the complete population is referred to as sampling techniques. The researcher selected a representative sample from the target population of ISAL members by using the probability sampling technique, focusing on systematic random sampling. This process ensures

that there is no bias and that the selection is entirely random. Because random sampling is bias-free and can provide the most accurate picture of the entire population, the researcher used it. Since this would take too long, the sampling will be altered to simply include the Norton rural region. All ISAL groups will be identified in this area, and only that area will be sampled then selecting a stratified sample at random from each group. The study will be conducted in a specific section of the district, chosen through the use of purposeful sampling. This technique will be applied to manually select a location that will be near the researcher.

### **3.4.3 Data collection instruments**

Tools for gathering, measuring, and analyzing data from a research population are known as data collecting instruments (Dlamini, 2019). The study included two methods of data collecting, namely questionnaires and interviews, to assure the validity and reliability of the data while also achieving its aims. As a result, the researcher combined qualitative and quantitative research approaches in a process known as triangulation. While questionnaires provide the benefit of gathering data from a larger sample size, interviews offer the opportunity to obtain replies in real time and follow up with additional exploratory inquiries (Kumar, R. 2019).

### **3.5 Data analysis methods**

A data analysis method is a methodical approach to describing and illuminating, condensing and summarizing, and evaluating data through the application of statistical and/or logical approaches (Sharp, 2013). Thematic analysis will be used to examine qualitative data. In order to find relevant information, provide recommendations for conclusions, and aid in decision-making, it entails cleaning, examining, manipulating, and modeling the provided data (Creswell, 2014).

### **3.5.1 Thematic analysis**

A qualitative analysis technique called thematic analysis is used to find, examine, and interpret themes or patterns in qualitative data. Starting in the field is where the analysis of the qualitative data should begin. When gathering data in the field, the job should be revised at various points. As soon as possible after the interview, the researcher edits it, allowing the respondents to be contacted again to provide any missing information. The field notes should be collected, categorized, and thoroughly examined to ensure that all inaccuracies are removed. This involved selecting evidence logically, validating it with data from other sources to ensure its legitimacy, editing it for quality assurance, and finally creating a coding system. The data ought to be ultimately, the information needs to be assessed to see if it can help with the research questions. The study results might be applied to the full study population by using qualitative statistics.

### **3.6 Conclusion**

To sum up, this study used a mixed methods approach to explore ways to improve livelihood performance in Norton rural area Tasunungurwa ward 14 by combining qualitative and quantitative data collection and analysis techniques. The study collected information from stakeholders, non-participants, and program participants using focus groups, semi-structured interviews, questionnaires, and secondary data analysis. A description of the study region, research design, data gathering procedures, population and sampling strategies, data collection tools, and data analysis techniques were among the other important topics covered in this chapter. The study's credibility was enhanced through the use of a questionnaire, interviews, and focus group discussions. Thematic analysis was employed to examine the data obtained from in-depth interviews.



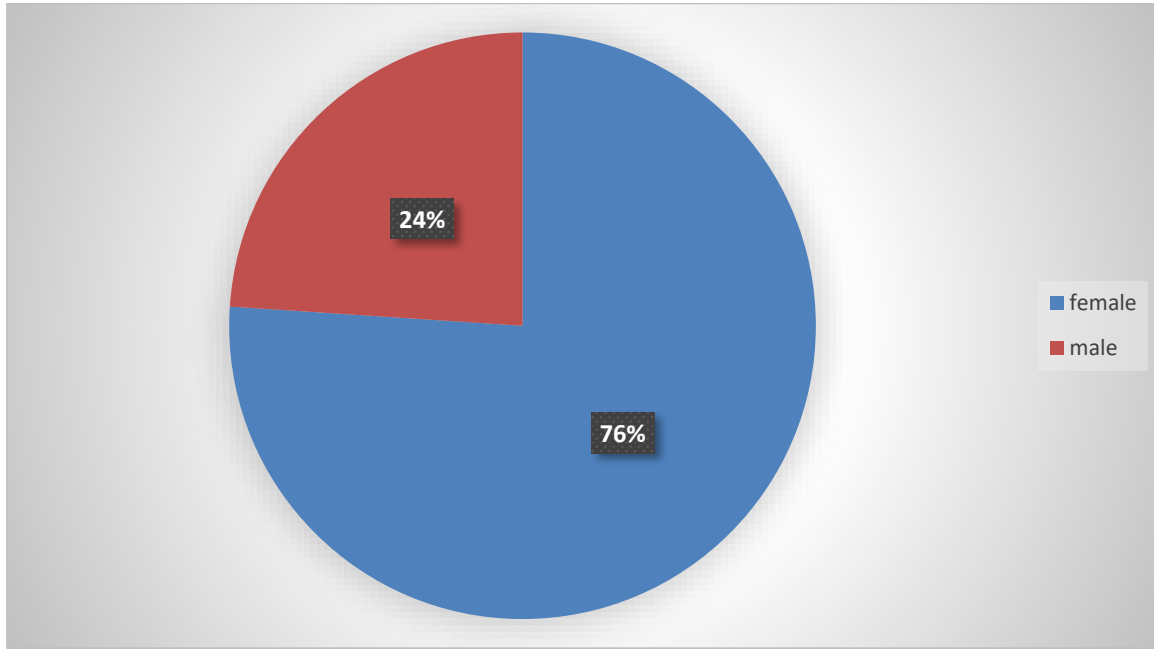
## **CHAPTER 4: PRESENTATION, ANALYSIS AND DISCUSSION**

### **4.1. Introduction**

The study on methods for improving livelihood performance using ISAL in the Tasunungurwa ward 14 rural region of Norton is presented in this chapter. In this chapter, the data gathered from the field will be presented, analyzed, and discussed in relation to the goals of the research. This chapter will look at how the ISAL program helps improve livelihood performance, evaluate the ways that donor programs improve livelihood performance, and look at the variables that affect how the ISAL program affects livelihood performance. Pie conversations from the participants will be used in this chapter to bolster the claims made and offer a thorough examination of the information. The study objectives will be taken into consideration when we critically review the data that are reported in this chapter.

### **4.2 Gender of Respondent**

Given that more women than men participate in the ISAL program to improve livelihood performance in the Norton rural region Tasunungurwa ward 14, the results represent the gender gap in this initiative.



*Fig 4.1 Gender of respondent*

With 76% of participants being women and 24% being men, the ISAL program in the Norton rural area Tasunungurwa ward 14 exhibits a notable gender imbalance, according to the findings in fig 4.1. This discrepancy may be explained by the fact that ISAL offers women in rural areas an easy-to-use platform to save and borrow money, but they frequently encounter obstacles when attempting to obtain financial services. Women's high involvement rates in ISAL saving activities indicate that they have a strong desire to save money, which may stem from practical necessities like supporting their families or children, or from cultural standards. Furthermore, the large proportion of women indicates that ISAL is meeting a particular need in the society and has the capacity to raise women's and their families' standard of living.

This demonstrates that ISAL is having a good influence on the community, especially on women. This has implications for the creation of policies and programs because it shows that such efforts might be successful in other rural areas where women have comparable obstacles to obtaining banking services and fostering economic growth.

#### **4.3 Role of ISAL Programme in Enhancing Livelihoods**

The research on how the ISAL program improves livelihood performance in the rural Norton area is presented in this part. The study's findings are shown in the sections below.

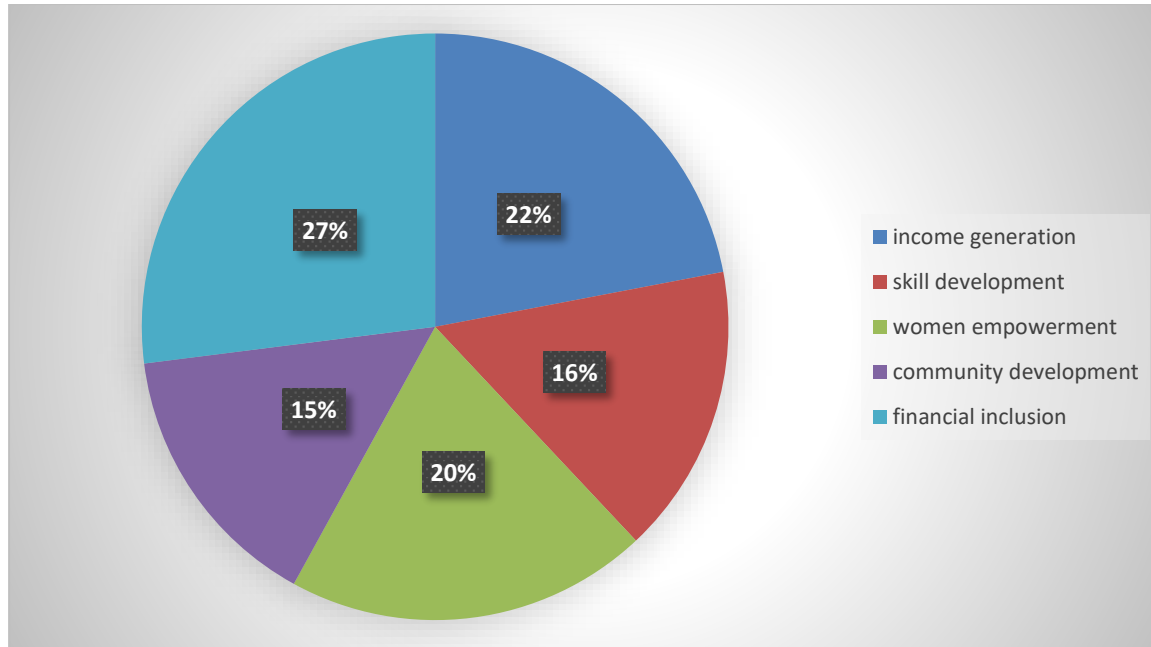


Fig 4.2 .roles of ISAL n=55

**Primary source:** The ISAL program has a substantial impact on the livelihood performance in the Norton rural region Tasunungurwa ward 14, according to the research findings depicted in fig. 4.2. Financial inclusion, women's empowerment, income generating, skill development, and community development have all benefited from the initiative. The results show that the program has helped participants get new skills, increase their income, and access financial services. Additionally, the program has helped women gain confidence and has promoted communal growth.

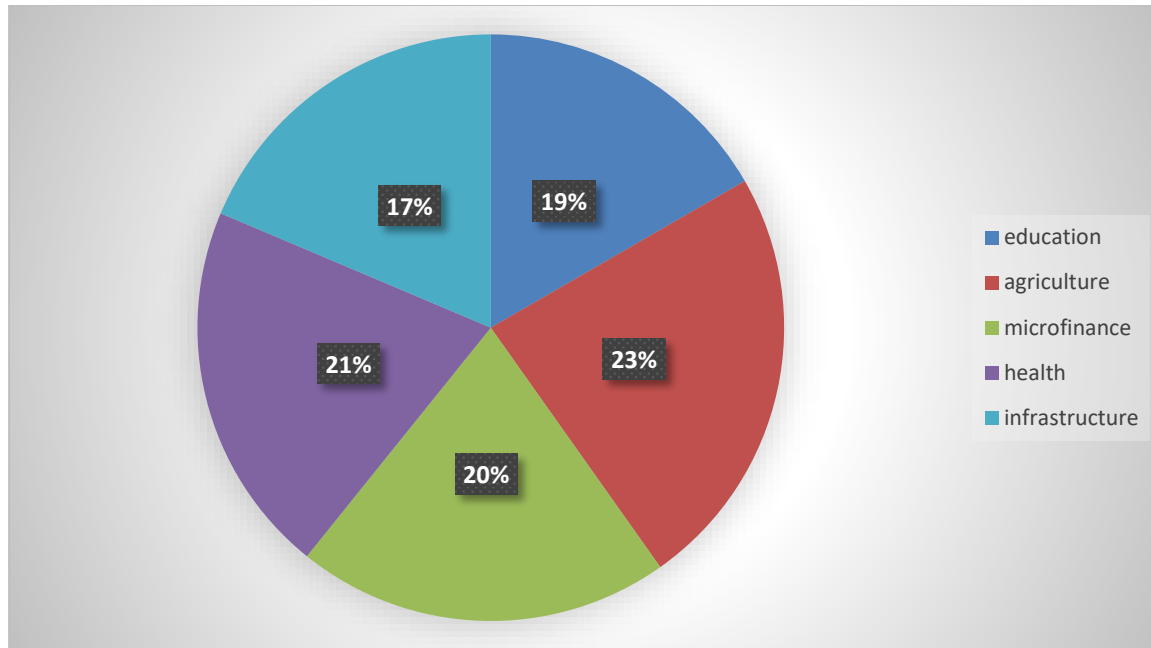
According to the respondents' responses, Tasunungurwa ward 14's ISAL program is effective. The results provide credence to the claim that these initiatives can be effective means of reducing poverty and promoting financial inclusion.

These results fill the study vacuum that the literature review pointed out, emphasizing the dearth of empirical data regarding the effect of the ISAL program on livelihood performance in the Tasunungurwa ward 14 rural area of Norton. The results corroborate research on the significance of financial services accessibility for financial inclusion and poverty alleviation (Kabbage & Gichuki, 2017). The outcomes also support the conclusions of Matovu et al. (2017), who discovered that the ISAL program raises household income and lowers poverty.

The findings on women's empowerment align with the body of research on the significance of gender mainstreaming in development initiatives (Moyo et al., 2019). The literature on the significance of capacity building for sustainable livelihood (Kwane, 2019) is supported by the skill development findings. The results of community development are consistent with previous research on the value of community-led projects for sustainable development (Manyena, 2019).

#### **4.4 Strategies to Enhance Livelihood employed by Donor**

This study finds a substantial match between the donor program's tactics and the needs and priorities of rural households, which makes the strategies used to improve livelihood crucial.



*Fig 4.3*

**Primary Source:**

Figure 4.3 shows that, as demonstrated by the pie chart above, the most popular methods used by donors to improve livelihood in the Norton rural region Tasunungurwa ward 14 are agriculture, health, microfinance, infrastructure, and education. The respondents stated that they could now pay for school fees at the start of the term just like everyone else because of the home revenue generating projects funded by the ISALS loans.

The results show that in order to improve livelihood, donor programs have concentrated on a variety of areas. The top two industries are agriculture and health, indicating that donors have given these fields great priority. Efforts to increase access to financial services and basic infrastructure are also indicated by the prominence of microfinance and infrastructure development. Education is another important topic of interest. It has been demonstrated that using this method to boost agricultural yields can improve well-being, raise income, and promote food security.

The results corroborate the body of research on the significance of a holistic strategy for improving livelihood. (Kabbage, 2017). The findings are also in line with the Sustainable Development Goals (SDGs), which give priority to the development of infrastructure, health, education, and food security (United Nations, 2015). The findings emphasize the necessity of a concerted strategy for improving livelihood in Tasunungurwa ward 14 and have implications for practice and policy.

The literature on the significance of food security and health care for sustainable living is congruent with the focus on agriculture and health. The research on the relevance of financial inclusion and access to basic infrastructure in supporting economic growth and development is supported by the focus on microfinance and infrastructure development (Matovu, 2015). Respondents who are HIV/AIDS positive stated that ISALS had increased their access to healthcare. They stated that they are no longer experiencing transportation difficulties. They can now afford to cover the cost of transportation in order to get to medical services. One of the respondents to the interview said.

The conclusion that education should receive a lot of attention is consistent with research on the value of developing human capital for long-term sustainable lifestyles (Moyo, 2019). The findings are consistent with the SDGs, which place a high priority on infrastructural development, health, and food security.

**4.5 Factors that influence the impact of ISAL on strategies to enhance livelihood in Norton rural area Tasunungurwa ward 14**

The results of the ISAL program's impact on improving livelihood in the Tasunungurwa ward 14 rural area of Norton are shown in this section.

Factor	Percentage
Social (social capital)	35
Economic (financial literacy, credit availability)	30
Cultural beliefs	22
Political (institutional support)	20



The results show that the respondents thought social capital, networks, and community support were the most important social variables in improving livelihood through the ISAL program. Cultural elements like customs and beliefs are ranked second by economic factors like loan availability and financial literacy. Institutional backing and other political issues were viewed as having less of an impact.

The findings imply that if ISAL programs are planned and carried out with the community's social and economic environment in mind, they have a higher chance of improving livelihood in Tasunungurwa ward 14. The results also emphasize how crucial it is to take political and cultural aspects into account when creating and implementing such a program.

The literature on the significance of social capital in sustainable livelihoods is supported by the findings that social factors have the greatest influence (Kabbage, 2017). The outcomes are likewise in line with those of Matovu (2017), who discovered that community and social network support are essential to the ISAL program's success.

This offers a thorough examination of the findings and their implications for practices and policy by addressing the research gap and providing literature to back up the conclusions.

## **4.6 Conclusion**

The study concluded by examining the methods for improving livelihood performances in Norton Rural Area Ward 14 through ISAL. The results showed that by facilitating access to financial services, raising income, and lowering poverty, the ISAL program significantly contributes to improving livelihood performances. The study also highlighted a number of donor program techniques, such as skill development, microfinance, agriculture support, and community development. Additionally, there are elements that positively impact ISAL's ability to improve livelihood, including social capital, household income, and cultural views.

## **CHAPTER 5: SUMMARY, CONCLUSION AND RECOMMENDATIONS**

### **5.1 Introduction:**

This chapter provides a summary, conclusion, and recommendations for the study on strategies for enhancing livelihood performance through the ISAL program in Norton rural area, Tasunungurwa ward 14. The chapter aims to summarize the key findings of the study, conclude by synthesizing the main outcomes and implications of the research, Provide recommendations for policymakers, practitioners, and future researchers. The study aimed to determine the role of ISAL in enhancing livelihood performances, assess the strategies employed by donor programs and examine the factors that influence the impact of ISAL program. The conclusion will summarize the main outcomes and implications of the research, and the recommendations will highlight potential avenues for improving the design and implementation of ISAL programs to enhance livelihood performances in Tasunungurwa ward 14.

### **5.2 Summary of the Findings**

This passage discusses the methodology used in a research study on the ISAL program in Norton rural area, Tasunungurwa ward 14 of Chegutu District. Here are the main points. The researcher employed a triangulation approach, which combines both qualitative and quantitative methods. This approach was used to ensure that the research design produced valid findings that address the research questions and objectives. The researcher combined qualitative and quantitative responses to gain a comprehensive understanding of the research topic. Despite using a combination of methods, the researcher was limited by a lack of resources and time, which restricted the sample size from being the intended size. The study focused on enhancing livelihoods, with the specific case being the ISAL program in Tasunungurwa ward 14 of Chegutu District.

It seems that the researcher's findings indicate that, the majority of participants in the ISAL program are women, which can be seen as a factor in women's empowerment and independence, as well as economic empowerment. The ISAL program has played a significant role in enhancing livelihood performances in the Norton rural area of Tasunungurwa ward 14, particularly in financial inclusion, as loans from the program enabled households to access agricultural inputs, expand small businesses, and cover emergencies. Income generation, which likely contributed to improvements in living standards and food security. Women empowerment, as women were able to participate in the program and gain economic independence. Skill development, which may have helped individuals acquire new skills and knowledge. Community development, as the program likely had a positive impact on the community as a whole. The respondents' feedback suggests that the ISAL program has had a significant positive impact on the living standards of the local population, particularly in terms of food security.

It seems that the study, investigated the interventions implemented by Non-Governmental Organizations (NGOs) in the area and examined how they influenced livelihoods, specifically focusing on the ISALs. The study assessed the strategies employed by donors in the Norton rural area to enhance livelihoods. Found that donor programs promoted agriculture by providing responders with inputs such as, machineries, fertilizers, trainings about agriculture, Infrastructure development Education Health. According to the findings, 82% of respondents reported an improvement in food security. The study used a case study research design and a mixed approach of both qualitative and quantitative methods, with qualitative methods being more prevalent. Overall, the study seems to have examined the impact of donor programs and NGO interventions on livelihoods in the Norton rural area, with a focus on the ISALs program. The findings suggest that these interventions have had a positive impact, particularly in terms of improving food security.

It seems that the research aimed to, build a well-informed base of local knowledge by identifying gaps in strategies to enhance livelihoods through the ISAL program, with the goal of developing effective solutions. The literature review revealed gaps in empirical evidence on the specific impact of ISAL on livelihood enhancement in the context of Norton rural area. The research findings highlighted the factors that influence the impact of ISAL on strategies to enhance livelihoods, including: Economic factors, such as economic downturns or natural disasters, which can negatively impact ISAL and reduce income-generating opportunities and increase financial vulnerability. Social, cultural, and environmental factors. The overall reflection from the results is that the responders have benefited from ISAL interventions, but still require more support in the form of, business training, skills training, and financial assistance in order to improve their living standards. The research suggests that while ISAL has had a positive impact, there is still a need for further support and resources to help individuals and households fully benefit from the program and improve their livelihoods

### **5.3 Conclusion**

The study findings indicate that individuals in the Norton rural area, specifically in Tasunungurwa ward 14, have historically engaged in ISAL groups to enhance their livelihood outcomes. The research focused on the impact of ISAL participation on livelihood performance within Tasunungurwa ward 14. The results demonstrate that the ISAL program plays a vital role in improving livelihood performance, leading to advancements in financial inclusion, income generation, food security, and empowerment of women. The approaches implemented by donor initiatives suggest that integrating agricultural assistance, microfinance, skills training, and infrastructure enhancements proves to be successful in elevating livelihood results.

The success of livelihood improvements in Norton rural area ward 14 can be attributed to a range of variables, including agricultural inputs, modern farming practices, financial guidance, and the distribution of livestock. As a result, individuals have been able to create employment opportunities, generate income, and ultimately, achieve economic empowerment. This newfound financial stability has enabled them to invest in the well-being

of their families, including accessing education and healthcare services. Moreover, donor programs have supplemented these efforts by providing additional funding and technical assistance to further enhance agricultural production, education, and health infrastructure.

The study's findings suggest a direct correlation between the ISAL program and improved livelihood performances, indicating a positive and significant relationship. Additionally, the study highlights the importance of social factors (e.g., social capital), economic factors (e.g., income levels and market access), cultural beliefs, and government policies in determining the success of the program.

Ultimately, the ISAL program has contributed to poverty reduction, economic growth, and improved livelihoods in Norton rural area ward 14, providing a model for sustainable development and economic empowerment in rural communities.

#### **5.4. RECOMMENDATIONS:**

- i. It is essential for policymakers and professionals to prioritize the ISAL program as a method for enhancing livelihood outcomes in rural regions. Government policies and rules should encourage the expansion of ISAL programs.
- ii. Program staff should receive institutional capacity building and management training.
- iii. NGOs should create a fund for rural entrepreneurship development to assist new and small businesses.
- iv. Ministry of Agriculture should implement a sustainable agriculture training program to advocate for climate-resilient farming

**REFERENCE:**

World Bank. (2018). Education for Poverty Reduction in Rural Areas. Washington, DC: World Bank

International Labor Organization (2017). Skills for Employability: Investing in Skills for Sustainable Enterprises.

International Institute for Sustainable Development (IISD). (2015). Women's Empowerment and Livelihood Enhancement through Internal Saving and Lending Programs in Norton, Zimbabwe.  
<https://www.iisd.org/publications/womensempowermentandlivelihoodenhancementthroughinternalsavingandlendingprograms Norton Zimbabwe>

World Bank. (2016). Investing in Health: World Bank Group Financing for Health Products and Service. The World Bank

Kabbage, J. Gichuki, C. (2017). Access to financial services and poverty reduction: A systematic review. Journal of Financial Inclusion.

Matovu, J. Kaabwe, S. Ndyabahika, A. (2017). Impact of internal saving and lending programme on household income and poverty reduction in rural Uganda. Journal of Rural Development



Moyo, S. Mlambo, V. Chingwende, T. (2019). Gender mainstreaming in development programme: A review on the literature. *Journal of Gender and Development*.

Kwame, S. Owusu, G. (2019). Capacity building for sustainable livelihoods: A review of the literature. *Journal of Sustainable Development*

Manyena, S. Moyo, S. Mlambo, V. (2019). Community-led initiatives for sustainable development: A review of the literature. *Journal of Community Development*.

Manyika, J. Moyo, M. Chigavazira, A. (2016). Social capital and repayment rates in internal saving and lending programmes: A case study of rural Zimbabwe. *Journal of Financial Inclusion and Development*

Maphosa, F. Maphosa, P. Moyo, T. (2018). The Impact of social capital on innovation in internal saving and lending programmes. *Journal of Development and Agricultural Economic*

World Bank. (2018). *Education for Poverty Reduction in Rural Areas*. Washington, DC: World Bank

International Labor Organization (2017). *Skills for Employability: Investing in Skills for Sustainable Enterprises*.

International Institute for Sustainable Development (IISD). (2015). *Women's Empowerment and Livelihood Enhancement through Internal Saving and Lending Programs in Norton, Zimbabwe*.  
<https://www.iisd.org/publications/womensempowermentandlivelihoodenhancementthroughinternalsavingandlendingprograms Norton Zimbabwe>

World Bank. (2016). Investing in Health: World Bank Group Financing for Health Products and Service. The World Bank

Creswell, J. W. (2014). Research Design: Qualitative, Quantitative, and Mixed Methods Approaches. SAGE Publication

Kumar, R (2019). Research Methodology: A Step-by-Step Guide for Beginners. Sage Publications Limited

Provost, F, Fawcett, T. (2013). Data Science for Business: What You Need to Know about Data Mining and Data-Analytic Thinking. O'Reilly Media

Johnston, M.P. (2017). Secondary data analysis: A method of which the time has come. Qualitative and Quantitative Methods in Libraries

O'Leary, Z. Quinlan, C. (2019). The SAGE Handbook of Qualitative Business and Management Research Methods: Methods and Challenges. Sage.

Smyth, R. McCloughan, P. (2021). Quantitative data collection in the social sciences. In Handbook of Social Science Methods in Health Research. New York: Routledge

Dlamini, W. (2019). The Socioeconomic Impacts of Microfinance on the Livelihood of Rural Women: The case of the Manzini Region Eswatini. Journal of Sustainable Development

Kumar, R. (2019). Research Methodology: A step by step Guide for Beginners. Publications

Creswell, J. (2014). Research design: Qualitative, quantitative and mixed method approach (4th ed). Thousand Oaks: Sage

Sharp, J. (2013). Data analysis: A complex and challenging process. Qualitative Research Journal

Chitongo, L. (2011). The efficacy of smallholder tobacco farmers on rural development in Zimbabwe. Unpublished PhD Thesis, University of the Free State, Bloemfontein, South Africa

Chuma, M. Chazovachi, B. Munzara, A. Mupani, H. (2013). Survival Model. Internal Savings and Lending Schemes as a Livelihood Strategy for female headed households in an Urban Context: The Case of Macheke Suburb in Masvingo City, Zimbabwe.

Mann, N, spring, 2015. Food Security and Agricultural Productivity. The International Bank for Reconstruction and Development/ the World Bank

ILO. (2019). Zimbabwe Decent Work Country Programme 2019-2022. Retrieved from [https://www.ilo.org/wcmsp5/groups/public/---ed\\_dialogue/---lab\\_admin/documents/publication/wcms\\_717965.pdf](https://www.ilo.org/wcmsp5/groups/public/---ed_dialogue/---lab_admin/documents/publication/wcms_717965.pdf)

Tzanakis, M. (2013). Social capital in Bourdieus, Coleman and Putman theory; Empirical evidence and emergent measurement issues

UNDP. (2018). Zimbabwe Human Development Report 2017: Climate Change and Human Development. Retrieved from [http://hdr.undp.org/sites/default/files/2017\\_zimbabwe\\_nhdr.pdf](http://hdr.undp.org/sites/default/files/2017_zimbabwe_nhdr.pdf)

UNICEF. (2019). WASH in Zimbabwe: Factsheet. Retrieved from <https://www.unicef.org/zimbabwe/media/1561/file/WASH%20in%20Zimbabwe%20Factsheet%202019.pdf>

Munyama, G. Nhongo, V. Zindiye, S. (2013). The Impact of micro-finance on microenterprise performance; the case of Zimbabwe

Chikwati, P.Moyo, S. Mudzonga, E. (2020). Determinants of rural livelihoods in Zimbabwe: A case study of Norton rural districts. Journal of Development and Agricultural Economics

Moyo, S. Moyo, T. Chikwati,P. (2019). Impact of saving and credit cooperatives on rural livelihoods in Zimbabwe: A case study of Norton rural district. Journal of Cooperative Studies

USAID. (2021). Zimbabwe Country Development Cooperation Strategy 2020-2025. Retrieved from [https://www.usaid.gov/sites/default/files/documents/1860/Zimbabwe\\_CDCCS\\_2020-2025.pdf](https://www.usaid.gov/sites/default/files/documents/1860/Zimbabwe_CDCCS_2020-2025.pdf)

World Bank. (2019). Zimbabwe Public Expenditure Review: Enhancing Fiscal Resilience for Economic Recovery and Sustainable Development. Retrieved from <http://documents1.worldbank.org/curated/en/201571567602627582/pdf/Zimbabwe-Public-Expenditure-Review-Enhancing-Fiscal-Resilience-for-Economic-Recovery-and-Sustainable-Development.pdf>

African Development Bank Group. (2019). Regional Integration Strategy Paper 2019-2025. Retrieved from <https://www.afdb.org/sites/default/files/documents/reports/risp-2019-2025.pdf>

Asian Development Bank. (2020). Financial Inclusion in Asia: Regional Trends and Gaps. Retrieved from <https://www.adb.org/sites/default/files/publication/631776/asia-financial-inclusion-trends-gaps.pdf>

Mekong River Commission. (2018). Mekong Integrated Water Resources Management Project: 10

FAO. (2015). Value Chain Development: A Pathway for Improving Livelihoods and Reducing Poverty. Retrieved from <http://www.fao.org/3/a-i4554e.pdf>

UNDP. (2018). Zimbabwe Human Development Report 2017: Climate Change and Human Development. Retrieved from [http://hdr.undp.org/sites/default/files/2017\\_zimbabwe\\_nhdr.pdf](http://hdr.undp.org/sites/default/files/2017_zimbabwe_nhdr.pdf)

UNEP. (2016). Community-Based Natural Resource Management in Zimbabwe: A Review of the CAMPFIRE Program. Retrieved from [https://wedocs.unep.org/bitstream/handle/20.500.11822/21846/Community\\_based\\_resource\\_management\\_in\\_Zimbabwe\\_a\\_review\\_of\\_the\\_CAMPFIRE\\_program.pdf?sequence=1&isAllowed=y](https://wedocs.unep.org/bitstream/handle/20.500.11822/21846/Community_based_resource_management_in_Zimbabwe_a_review_of_the_CAMPFIRE_program.pdf?sequence=1&isAllowed=y)

USAID. (2021). Zimbabwe Country Development Cooperation Strategy 2020-2025. Retrieved from [https://www.usaid.gov/sites/default/files/documents/1860/Zimbabwe\\_CDSCS\\_2020-2025.pdf](https://www.usaid.gov/sites/default/files/documents/1860/Zimbabwe_CDSCS_2020-2025.pdf)

World Bank. (2019). Zimbabwe Public Expenditure Review: Enhancing Fiscal Resilience for Economic Recovery and Sustainable Development. Retrieved from <http://documents1.worldbank.org/curated/en/201571567602627582/pdf/Zimbabwe-Public-Expenditure-Review-Enhancing-Fiscal-Resilience-for-Economic-Recovery-and-Sustainable-Development.pdf>

Duvendack, M., Palmer-Jones, R., Copestake, J. G., Hooper, L., Loke, Y., Rao, N., & Song, F. (2011). What is the Evidence of the Impact of Microfinance on the Well-being of Poor People? EPPI-Centre, Social Science Research Unit, Institute of Education, University of London.

Hulme, D., & Mosley, P. (1996). Finance against Poverty. Routledge.

Mendez Del Rio, S. (2017). Community-Based Microfinance for Financial Inclusion: A Comprehensive Approach to Building Sustainable Financial Ecosystems. Springer.

Sebstad, J., & Chen, G. (2010). Opportunity International Savings Groups: Transforming Perspectives on Savings. CRS Technical Report. Catholic Relief Services.

Gine, X. Abrar, S. (2016). The Impact of Micro-finance on Poverty and Vulnerability. Annual Review of Resources Economics

Khandker, S. R. Samad, H.A., & Ahmed, N. 2013. Impact of microfinance on women empowerment: A randomized controlled trial. World Bank Economic Review

Dube, G. Chimedza, D. Mukura, Z. (2012). The socio-economic impact of informal savings and lending groups in rural Zimbabwe: A case study of Bindura district. African Journal of Business Management.

United Nations Development Programme. (2019). Zimbabwe Country Programme document. Harare

Chikobvu, D. Chipeta, C. (2018) Impact of Rural Financial Services programme on Women Empowerment and Poverty Alleviation in Mbire District of Zimbabwe. International Journal of Innovation and Economic Development

Chitereka, C. Matunhu, J. (2011). The role of microfinance institutions in poverty reduction and development in developing societies

Goje, A. Abubakar, Y. (2013). Evaluating microfinance banks financial inclusion programme for rural economic development in Nigeria. International Journal of Finance & Banking Studies

Mandura, A.S.O. (2015). Factors that affecting microfinance institutions performance in developing countries. International Journal of Economics, Commerce and Management

Dube, E. Chikobvu, S. & Tirivangasi, H.M. (2018). The impact of the introduction of internal savings and lending programme on the livelihood of the members of the Zunde raMambo socio-economic security scheme in Zimbabwe. Social Work/Maatskapike Werk

International Labour Organization (ILO). (2013). Livelihoods and employment. Retrieved from <https://www.ilo.org/global/topics/livelihoods-and-employment/lang--en/index.htm>.

**APPENDIX 1: QUESTIONNAIRE GUIDE**

My name is Eramu Tatenda, a student at Bindura University of Science Education doing an Honours Degree in Development Studies. I am currently carrying out a research on **‘Strategies for enhancing livelihood performance. The case of ISAL programme in Norton rural area ward 14.’** You are kindly required to assist in this research by providing ideas. The information you provide will be kept confidential and strictly for academic purposes only

**SECTION A**

VILLAGE NAME.....

**1. Tick in the provided box to show your answer**

*i. Respondents gender*

Female [ ]

male [ ]

**2. Membership and participation**

- i.** Are you a member of AN ISAL group in Norton rural area ward 14 ( Yes/No)
- ii.** Have you borrowed money from the ISAL group ( Yes/No)
- iii.** How long have you been a member .....

**SECTION B**

**1. Tick in the provided box to show your major role of ISAL program in enhancing livelihood**

- i. Providing access to financial service..... [ ]
- ii. Reducing poverty..... [ ]
- iii. Improving food security..... [ ]
- iv. Enhancing entrepreneurship..... [ ]
- v. Building social capital..... [ ]
- vi. Reducing vulnerability..... [ ]
- vii. Improving livelihood diversification..... [ ]
- viii. Women empowerment..... [ ]
- ix. Improving household assets..... [ ]
- x. Fostering financial inclusion..... [ ]

*Other roles (specify in the space provided below)* .....

.....

.....

**2. Tick in the provided box to show your answer on the strategies to enhance livelihood by donor programme**

- i. Agricultural training and support..... [ ]
- ii. Income generating activities..... [ ]
- iii. Access to markets ..... [ ]
- iv. Financial management and saving training ..... [ ]



- v. Education..... [ ]
- vi. Health ..... [ ]
- vii. Infrastructure..... [ ]
- viii. Skills development..... [ ]
- ix. Access to finance ..... [ ]
- x. Climate change adaptation..... [ ]

**3. tick in the provided box to show your answer on factors that influence the impact of ISAL on strategies to enhance livelihood performance**

- i. Economic factors
  - Market access..... [ ]
  - Economic conditions (inflation, interest rates, employment opportunities)..... [ ]
  - Technology..... [ ]
- ii. Social factors
  - Social capital (trust, cooperation)..... [ ]
  - Financial literacy (savings, lending)..... [ ]
  - Community engagement (ownership)..... [ ]
- iii. Cultural factors
  - Social norms..... [ ]

- Gender and social equity (decision making opportunities)..... [ ]

**THANK YOU FOR PARTICIPATING**

## APPENDIX 2: FOCUS GROUP DISCUSSION GUIDE

My name is **Eramu Tatenda**, a student at Bindura University of Science Education doing Honours Degree. I am currently carrying out a research on **‘Strategies for enhancing livelihood performance. The case of ISAL programme Norton rural area ward 14 Chegutu District, Zimbabwe.** You are kindly required to assist in this research by providing your ideas. The information which you provide will be kept confidential and strictly for academic purposes.

i. How has ISAL programme impacted your livelihood.....

.....

ii. What benefits have you derived from the ISAL programme.....

.....

iii. What challenges have you faced in accessing ISAL programme.....

.....

iv. What strategies have been implemented by donor programme to enhance livelihood in Norton rural area.....

.....

v. How effective have these strategies been .....

.....

- vi. What factors have influenced the impact of internal saving and lending programme on your livelihood.....  
.....
- vii. How has social capital (trust, cooperation) influenced the programme impact.....  
.....

### APPENDIX 3: INTERVIEW GUIDE

My name is **Eramu Tatenda**, a student at Bindura University of Science Education doing Honours Degree. I am currently carrying out a research on **‘Strategies for enhancing livelihood performance. The case of ISAL programme Norton rural area ward 14 Chegutu District, Zimbabwe.** You are kindly required to assist in this research by providing your ideas. The information which you provide will be kept confidential and strictly for academic purposes.

#### PROGRAM PARTICIPANTS ONLY!!!

- i. How has the program impacted your livelihood, and in what ways?
- ii. Have you noticed any improvements in your financial management and planning skills? If YES .... Explain
- iii. What factors do you think have contributed to the program’s success or challenges in enhancing livelihood performance?
- iv. What challenges have you faced in accessing program services or resources?
- v. How has the program supported you in achieving your livelihood goals?

#### COMMUNITY LEADERS

- i. How has ISAL ‘mukando’ program impacted the community’s livelihood performances?

- ii. What factors have contributed to the program success or challenges in the community?
- iii. How have community members benefited from the program?
- iv. Are there any cultural or social barriers to participating in the program?

#### **NGO REPRESENTATIVES**

- i. What strategies have you employed to support ISAL program in Tasunungurwa ward 14?
- ii. How have you assessed the programs impact on livelihood performances?
- iii. What specific interventions have you funded, and why?
- iv. How have you collaborated with local stakeholders to implement the program?
- v. What are your plans for future support to the program?

**THANK YOU!!**