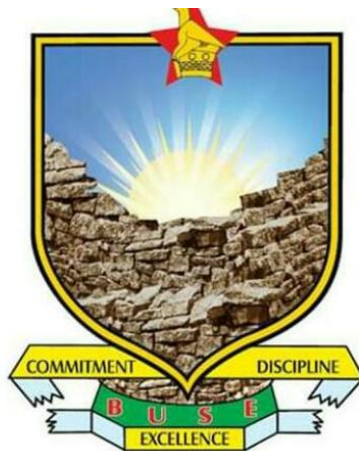


BINDURA UNIVERSITY OF SCIENCE EDUCATION

FACULTY OF SOCIAL SCIENCES AND HUMANITIES

DEPARTMENT OF PEACE AND GOVERNANCE



**The Impact of Women Self- Help Groups in Improving the Livelihoods of Single Mothers in
Ruwa Local Board, Harare Metropolitan Province**

By

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**A Dissertation Submitted To The Department Of Peace And Governance In Partial Fulfilment
For The Requirements For The Bachelor of Science Honours Degree In Peace And Governance.**

DR J KUREBWA

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4 APRIL 2025

ABSTRACT

This study examines the impact of women's self-help groups in improving the livelihoods of single mothers in Ruwa community. Single motherhood is a significant social and economic challenge in Ruwa community, with many single mothers facing poverty, limited access to education and healthcare, and social exclusion. Women's self-help groups have been identified as a potential strategy for improving the livelihoods of single mothers, by providing them with access to financial services, social support, and economic empowerment. This study used qualitative data collection and analysis methods. The study found that women's self-help groups have had a positive impact on the livelihoods of single mothers in Ruwa community, improving their access to financial services, increasing their income and economic empowerment, and enhancing their social well-being and self-esteem. The study recommends that women's self-help groups be supported and scaled up in Ruwa community, as a strategy for improving the livelihoods of single mothers and promoting women's empowerment. The study also highlights the need for policymakers and development practitioners to recognize the importance of women's self-help groups in promoting women's economic empowerment and improving their livelihoods.

APPROVAL FORM

The undersigned certify that they have supervised, have read and recommend to the University for acceptance and examination a research project titled **The Impact of Self Help Groups In Improving The Livelihoods of Single Mothers in Ruwa Community** submitted by (B211064B) in partial fulfilment of the requirements for the award of the degree of Bachelor of Science Honors Degree in Peace and Governance.

DECLARATION FORM

I, Vongai Zvikomborero Kufa (B211064B) hereby certify that this dissertation is the product of my own independent research and analysis, except where due acknowledgment is made in the references and acknowledgements. I further confirm that that this work has not been submitted, in whole or in part, for any other institutions.

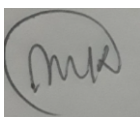
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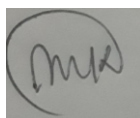
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#Chairperson's Name: Dr J Kurebwa

Chairperson's Signature:



Date:

DEDICATION

This dissertation is dedicated to my beloved parents MacDonald and Grace Harry, whose unwavering love, sacrifices, and encouragement have been my greatest source of strength. Your endless support, both emotionally and financial support, has guided me through every challenge and triumph in this journey. Your faith in me, even in the moments when I doubted myself, has been a beacon of inspiration. May this work contribute to the advancement of knowledge in the department of Peace and Governance and inspire future generations of scholars and researchers.

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LIST OF ABBREVIATIONS AND ACRONYMS

SDGs- SUSTAINABLE DEVELOPMENT GOALS

SHGs- SELF HELP GROUPS

SLFs- SUSTAINABLE LIVELIHOODS FRAMEWORKS

UN- UNITED NATIONS

WSHGs- WOMEN SELF HELP GROUPS

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CHAPTER ONE

1.0 INTRODUCTION

1.1 Background to the study

Women's self-help groups (WSHGs) have emerged as a vital strategy for empowering women and improving their livelihoods globally (Kabeer, 2021). These groups provide a platform for women to share knowledge, skills, and resources, and to support each other in their economic and social endeavors. In the context of single mothers, WSHGs can play a critical role in addressing the unique challenges they face, such as poverty, social stigma, and limited access to resources. Globally, single mothers face significant economic and social challenges, including higher poverty rates and limited access to education and employment opportunities (UN Women, 2020). WSHGs in India have helped address these challenges by providing single mothers with access to credit, training, and market opportunities, as well as social support and networking opportunities (Manyena, 2019). Moreover, WSHGs can also help single mothers build confidence, self-esteem, and leadership skills, which are critical for improving their livelihoods.

In Africa, single mothers face significant economic and social challenges, including poverty, limited access to education and employment opportunities, and social stigma (Mupedziswa, 2021). Women's self-help groups (WSHGs) have emerged as a vital strategy for addressing these challenges and improving the livelihoods of single mothers. In Ghana and Cameroon, WSHGs have provided a platform for women to share knowledge, skills, and resources, and to support each other in their economic and social endeavors. These groups have been shown to increase single mothers' income, improve their food security, and enhance their overall well-being. Moreover,

WSHGs have also been shown to promote social cohesion and community development, which are critical for sustainable development.

Southern Africa is characterized by high levels of poverty, inequality, and unemployment, which disproportionately affect single mothers (Mupedziswa, 2021). Women's self-help groups (WSHGs) have emerged as a vital strategy for addressing these challenges and improving the livelihoods of single mothers in the region. WSHGs provide a platform for women to share knowledge, skills, and resources, and to support each other in their economic and social endeavors. WSHGs have been successful in improving the livelihoods of single mothers in various countries such as South Africa, Kenya and Zambia (Mupedziswa, 2021). These groups have been shown to increase single mothers' income, improve their food security, and enhance their overall well-being. Furthermore, WSHGs have also been shown to promote social cohesion and community development, which are critical for sustainable development.

Single motherhood is a growing phenomenon in Zimbabwe, with many women facing economic and social challenges (Mupedziswa, 2021). In Zimbabwe, WSHGs are often organized around economic activities such as farming, small-scale entrepreneurship, and savings and credit schemes (Kabeer, 2021). These activities enable single mothers to generate income, improve their economic security, and reduce their dependence on external support. Ruwa community, like many other urban areas, has a significant number of single mothers who struggle to make ends meet. The Ruwa community has a high percentage of single mothers who are struggling to access basic necessities like food, shelter, and education for their children (Ruwa Local Board, 2020). This highlights the need for effective interventions like women's self-help groups to support these women. This research aims to investigate the impact of women's self-help groups on the livelihoods of single mothers in Ruwa community, with a focus on their economic, social, and

emotional well-being. By exploring the experiences and outcomes of single mothers participating in these groups, this research seeks to contribute to the development of effective strategies to support this vulnerable group.

1.2 Purpose of the Study

This study aims to investigate the impact of women's self-help groups on the economic, social, and emotional well-being of single mothers in Zimbabwe, focusing mainly on the case of Ruwa Community.

1.3 Statement of the problem

Single motherhood is a pervasive phenomenon in Zimbabwe, with approximately 40% of households headed by single mothers (ZIMSTAT, 2020). These women face numerous socio-economic challenges, including poverty (Mupedziswa, 2021), limited access to education and employment opportunities and social stigma (Kabeer, 2021). Despite the growing recognition of women's self-help groups as a potential strategy for empowering single mothers (Mayoux, 2021), there is limited understanding of their impact on improving livelihoods in Zimbabwe. This research aims to address this knowledge gap by investigating the impact of women's self-help groups on the economic, social, and emotional well-being of single mothers in Zimbabwe.

1.4 Research Objectives

- 1 To examine the socio-economic characteristics of single mothers participating in women's self-help groups in Zimbabwe.
2. To investigate the impact of women's self-help groups on the economic well-being of single mothers in Zimbabwe.
3. To develop recommendations for policymakers, practitioners, and stakeholders on how to support and strengthen women's self-help groups for single mothers in Zimbabwe.

1.5 Research questions

1. What are the socio-economic characteristics of single mothers participating in women's self-help groups in Zimbabwe?
2. How do women's self-help groups impact the economic well-being of single mothers in Zimbabwe?
3. What recommendations can policymakers, practitioners, and stakeholders put in place to support and strengthen women's self-help groups for single mothers in Zimbabwe?

1.6 Assumptions

In carrying out this study, the researcher assumes that:

- 1) Single mothers who participate in women's self-help groups have better economic, social, and emotional outcomes than those who do not.

- 2) Single mothers who participate in women's self-help groups are empowered to make informed decisions about their lives and livelihoods.

1.7 Significance of the Study/

To the Academics

It is hoped that this study will be useful as it contributes to the understanding of the impact of women's self-help groups on single mothers' livelihoods in Zimbabwe. This will provide some insights into the economic, social, and emotional benefits of women's self-help groups for single mothers.

To the Ministry of Women Affairs, Community, and Medium Enterprise Development

It is hoped that this study will be useful to the government of Zimbabwe as I will help them in identifying best practices and challenges of women's self-help groups in Zimbabwe and therefore be able to come up with supportive strategies.

To Single Mothers

The study also empowers single mothers and women's self-help groups to advocate for their rights and interests.

1.8 Delimitations of the study

This study will seek to explore the impact of women's self-help groups on the economic, social, and emotional well-being of single mothers in Zimbabwe. It will be focusing on single

mothers who are involved in SHGs in Ruwa Community. The researcher will also give reference to other women's self-help groups in rural areas as well as other urban areas. The study will be conducted in a space of two weeks' time in the targeted area of Ruwa.

1.9 Limitations of the Study

The participants may fail to disclose some information due to the fear that the information will be published. To counter this, the researcher will make them understand that the study is solely for academic purposes and their responses will remain anonymous. The study may not have a control group, making it difficult to compare the outcomes of single mothers participating in self-help groups with those who do not. However, the researcher will make use of the 'Before-after studies' technique whereby she will be comparing outcomes before and after intervention.

1.10 Definition of key words

Women's Self-Help Groups (WSHGs): Informal groups of women who come together to support each other economically, socially, and emotionally (Mupedziswa, 2021).

Single Mothers: Women who are solely responsible for the care and support of their children, without a partner or spouse (Meetei, 2021).

Livelihoods: The means by which individuals or households' access and utilize resources to meet their basic needs, including food, shelter, clothing, and healthcare (Rathinam & Natchimuthu, 2020).

Economic Empowerment: The ability of individuals or groups to access and control resources, including financial, human, and social capital (Srivastava, 2020).

Social Support: The emotional, informational, and tangible support provided by social networks, including family, friends, and community (Mupedziswa, 2021).

Empowerment: The process of enabling individuals or groups to gain control over their lives, including their economic, social, and political circumstances (Srivastava, 2020).

1.11 Dissertation outline

The report will consist of five chapters and a brief outline of what the chapter entails is provided below.

Chapter One: The study's introduction and historical context were covered in Chapter 1. Following was an explanation of the problem and the reasoning for the study. Additionally, the study's purpose and focus were noted. These were then followed by the study's goals, research questions, and importance. Following a clarification of key ideas, information on the report's structure was also provided.

Chapter Two: will review the literature. This study will use local and global settings as its points of reference. The theoretical foundation for this investigation will be proven in the end.

The research design and methods are the main topics of Chapter 3, which includes comprehensive details regarding the participants, the data-generating equipment, and the protocol that will be employed. This chapter also discusses the study's possible weaknesses.

The display and discussion of the generated data are the main topics of Chapter Four of this study. Direct quotes are used to support the allegations, and the data will be given under the pertinent subjects.

The investigation is concluded and a summary of the results is given in Chapter 5. Additionally, this chapter offers suggestions and implications for additional study.

CHAPTER TWO

2.0 LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

This chapter's focus was on studies of the impacts of intimate partner violence on males from both local and global perspectives, as well as a literature review and theoretical framework relating to that research. The chapter covered the theory that explains the issue being investigated as well as earlier research. The chapter also looked at the gaps in the research literature that were found.

2.2 Theoretical Framework

2.2.1 Sustainable Livelihoods Framework

The sustainable livelihoods framework (SLF), which aims to explain rural women's livelihoods that focus on economic empowerment in Zimbabwe's semiarid regions, serves as the foundation for this study. The sustainable livelihoods framework is a comprehensive, asset-based paradigm for comprehending poverty and strategies to alleviate it, claim De Stage et al. (2022). The sustainable livelihoods framework outlines elements that affect the rural populace in production including the linkages between such dynamic components. According to the framework for sustainable livelihoods, people have access to some resources while functioning in a vulnerable environment.

2.2.2 The Capability Approach

-

The capability approach to development was mostly pioneered by the philosopher. According to Mehrotra (2020), the capability approach consists of treatments that allow people to participate in community decision-making and live longer, fuller lives. "The capability to avoid undernourishment may depend not only on a person's intake of food, but also on the person's access to health care, medical facilities, basic education, drinking water, and sanitation facilities" (Mehrotra, 2020) is the first step in preventing ignorance, malnutrition, disease, and early mortality. This capability encompasses more than just financial resources.

2.3 The emergence of Self-Help Groups

The unique nature of SHG is that it involves collective actions and solidarity which is an important element for bringing empowerment in particular to women. Through the engagement in SHG women are able to benefit individually, collectively as a group. It further enhances benefit for their families and the community as a whole through their collective efforts and actions for development. Thus, SHG as one of the group approaches has gained it momentum in India in the field of poverty alleviation. Because this approach aims at inculcating saving habit among the members even in small amounts, rotation of the amount saved from the group contribution and borrowed amounts from outside sources in terms of lending within the group with a lower rate of interest. In this way it provides an opportunity of helping among the members in terms of financial support without which it is not possible for the poor to avail financial support to start off their income generating activities (Bariya et al, 2019).

2.5 Role of women in families

Women have played supportive roles in helping their spouses care for their families during the pandemic period that discipline-related issues and conflicts have characterized. Traditionally, men and women are responsible for the discipline of the children in a family. However, that has changed due to the pandemic making it imperative for the spouses to handle discipline alone. According to White (2020), unlike their male counterparts, women were less affected by the pandemic, with most men succumbing to the disease. Many families have been left under the headship of women after the family heads succumbed to the disease. Women have found it frustrating to raise children during the pandemic. Many admit that discipline has remained a significant challenge, especially when disciplining the children alone, as Fabbri et al. (2021) posit.

Women have also been left behind to make critical decisions about the well-being of the family and its members during the social seclusion and quarantine periods, with some extreme cases forced to take care of the children alone after the demise of their spouses. Drug abuse, substance use, and engagement in irresponsible sexual behaviors have exposed adolescents to numerous problems undermining their health and social well-being (Hill et al., 2022). The families under women's headship find it challenging to address socio-economic issues (Dave, 2020). It is crucial to offer psycho-social support to women to empower them to control family challenges such as those mentioned for them to lead their families successfully during and after the pandemic.

Women have also been a phenomenon in supporting their spouses and providing guidance and counseling to their family members to improve their psychological and social well-being during difficult times. As Greguletz et al. (2019) opines, women spend more time with their

children than men, allowing the former to understand their children more and offer the needed assistance. Mentoring and coaching are effective ways of assisting adolescents, guiding them through their growth and development stages to become valuable people in the future (Busse et al., 2018). Parents and children have benefited immensely from the approaches that enable healthy relationships among the members to realize a cohesive and unified family.

One cannot underestimate the role of women in fostering cohesion in their families for everyone to have a sense of belonging. The pandemic has resulted in chronic stress, anxiety, and social seclusion, exposing the family members to a high risk of developing depression and other mental health problems (Moura et al., 2022). Like their male counterparts, women have taken leadership and initiative to provide psycho-social support to their children in the absence of their fathers, helping them cope with the loneliness and seclusions that characterize the pandemic period because of curfews, travel bans, and lockdowns separating family members (Karuha, 2022).

Women empowerment is essential to support their efforts to mentor, coach, and counsel their families during and after the pandemic. Women have also been critical of the cleanliness and hygiene of their family members, a crucial contribution to efforts to curb the pandemic's spread. Women have been at the vanguard of joining forces with others, such as the World health Organization, government organizations, and local groups, to implement hygiene standards at the household level in order to limit the pandemic's spread. As Mallhi et al. (2020) note, women have traditionally been responsible for home cleaning and laundry, which has enabled them to play critical roles in preventing the spread of the COVID-19 disease.

Mallhi et al. (2022) found, contrary to Ofori-Manteaw et al. (2022) that women were more likely than males to closely adhere to the COVID-19 safety standards and protocols, such as hand-

washing, sanitizing, and wearing masks. This has seen them playing a vital role in promoting the efforts to contain the pandemic at the household level by ensuring their children observe hygiene and refrain from activities that would increase their risk of contracting the disease. Women have also played the caregiver roles while at the same time taking care of their families during the Pandemic (Phillips et al., 2020). This contribution has helped the world contain the pandemic's harmful effects on households. Due to the increased infidelity rate during the pandemic, they have also gained resilience to take care of the children following broken marriages and family institutions. It is vital to create avenues to support women to continue contributing to the efforts to improve the well-being of their families during and after the pandemic.

2.6 Empowering women to improve family conditions

Supporting women as caregivers and providing emotional support for their affected families is critical to strengthen them to protect and improve the well-being of their family members. During the pandemic, women play essential roles as caregivers attending to their relatives infected and affected by it. According to World health Organization (2020), some women have been overwhelmed by stress and depression following their struggles to attend to their infected relatives and the family's needs. Quite a number are at a high risk of developing depression because of a lack of emotional and psycho-social support during the difficult times of the COVID-19 disease (Deolmi & Pisani, 2020). Therefore, empowering them to gain resilience and overcome their psychological issues and stress is crucial to continue with the excellent work to support and improve the well-being of their families during and after the pandemic.

Women as caregivers need psycho-social support to promote and protect their mental health as they commit to protecting their family's welfare during the harsh times of COVID-19 (Baber, 2022). Women need support to enhance their efforts to uphold the well-being of their families during the pandemic. Increased accessibility to economic and social support is crucial to opening women to socio-economic opportunities to improve their families' livelihoods during the pandemic. According to Putnam-hornstein et al. (2020), less fortunate and struggling families are open to social services and support, aiming to help them to access and meet their basic needs. Although some families are already enrolled in the programs, it is critical to provide specific support for women struggling to uplift the well-being of their families following the COVID-19 disease that undermined their abilities to meet the needs of their respective families (Sanford et al., 2022).

Families under the headship of women and single mothers struggling to feed their families during the pandemic should be accorded special aid to empower them to improve the livelihoods of their children (Uzobo & ayinmoro, 2021). It is essential to provide financial support to women in businesses that have not been able to continue with their enterprises because of the pandemic. Offering such support will open them to opportunities to uphold their good deeds, such as protecting their families' health and social well-being and providing care to their loved ones affected and infected by the COVID-19 disease. Protection of women from exploitation by their male counterparts is critical in supporting them to improve their families' well-being to overcome the pandemic's challenges.

Women have been exposed to domestic violence and oppression during the pandemic, an aspect that has limited their efforts to support and improve the well-being of their families. In this regard, Adejare et al. (2021) argue that men have subjected women to violence, physically and

emotionally abusing them following their involvement in infidelity and irresponsible behaviors that undermine the cohesion and unity of their families. In situations where women have been obliged to meet the family's needs following their husband's job loss, the latter has involved themselves in risky behaviors leading to infidelity with their neighbors, jeopardizing their marriage and family stability (Dilmaç et al., 2023). Men have subjected women to oppressions that have seen some quitting their marriages only to suffer in poverty, unable to cater to their children's needs. Strengthening the implementation of the legislation and policy protecting women from the same is crucial to better position them to continue with the good deeds of caring for and supporting their families.

2.7 Chapter summary

The chapter sought to review the literature related to this study. It comprised and dealt with scholarly views in relation to poverty reduction strategies. The chapter employed the funnel approach where it started from the global level down to the community level. The Sustainable Livelihoods Framework approach was also presented as the guiding concept of this study.

CHAPTER THREE

3.0 RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

Various techniques will be employed to gather data for the research study, and several steps will be carried out in a methodical manner to ensure that the study is in line with its goals. Outlining the study framework and outlining the methodology are the goals of this chapter. It also outlines the techniques for gathering data that will be employed in the research. This chapter will also emphasize information about the target population, sample size, sampling methods, and ethical considerations.

3.2 Research Philosophy

Interpretivist also known as constructivism or phenomenology, holds that reality is subjective and socially constructed. It emphasizes understanding the meanings and interpretations that individuals assign to their experiences. Interpretivist research often employs qualitative methods, social contexts of phenomena. It aims to gain a deep understanding of the social or individual realities being studied (Stung, 2020).

For the purposes of this study, the researcher aims to capture rich and contextualized data which is one of the strengths of interpretivist. By emphasizing in-depth exploration and understanding, interpretivist will allow the researcher to uncover the roles that are being played by poverty institutions, experiences and perspectives of both traditional leaders and community members. This philosophy will therefore encourage the researcher to consider multiple viewpoints, enabling a comprehensive analysis of the research topic.

Additionally, interpretivism was found to be well-suited for studying poverty which is a social phenomenon influenced by cultural, historical, and contextual factors, as it recognizes the importance of these influences in shaping individuals' interpretations and meanings. One weakness of interpretivism is that findings may be subjective and dependent on the researcher's interpretations. Cognizant of this fact, the researcher will try through every means to be impartial and avoid being subjective.

3.3 Research methodology

For the purposes of this study, qualitative research approach will be employed. This is on the basis that qualitative approaches explore phenomena in their natural settings and use multiple methods to interpret, understand, explain and bring meaning to them (Anderson & Arsenhault, 2019). As such qualitative exploration is about the assortment and investigation of data dependent on quality and not amount. The research preferred qualitative methods because they are typically more flexible as they allow greater spontaneity and adaptation of the interaction between the research and the study participants.

In addition, it helps to provide a voice for the poor and marginalized, who may otherwise be left out of the decision-making process. Qualitative methodology is well-suited for this study as it allows for an in-depth exploration of the complex social processes and interactions involved in poverty processes. One strength of qualitative methodology is its ability to capture rich, detailed data. Through methods such as interviews and focus groups, researchers can gather in-depth information, allowing for a comprehensive analysis of participants' perspectives and experiences.

3.4 Research design

Exploratory case study is likely to help the research to save time and other resources by determining at earlier stage the importance of the research that is worth pursuing, as a result of observable case study of Ruwa Community. One strength of the case study design is its ability to provide rich, detailed, and context-specific data. The case study design will also allow for the examination of multiple data sources, such as interviews, focus groups, and document analysis, enhancing the depth and breadth of the data collected. Additionally, the case study approach facilitates the exploration of complex social phenomena within their real-life contexts, providing a holistic understanding of the research topic (Menheim, 2021). One of the case study designs is its potential lack of generalizability. Since the focus is on a specific case, the findings may not be easily applicable to other contexts or populations. The case study design also requires careful selection of the case, which may limit the representativeness of the findings.

3.5 Population and sample

The term target population refers to a universal group that studies all members of a group of real or virtual people, events, or objects that investigators want to generalize their results (Menheim, 2021). The population of this study will incorporate women in Ruwa community, local authorities and traditional leaders. Due to the size of the population, a sample will be chosen using purposive sampling technique. The sample will consist of 20 women involved in self-help groups, 5 local authorities and 5 traditional leaders.

It is important to note that the sample size in qualitative research is not determined by statistical considerations but rather by the depth and richness of the data collected and the attainment of data saturation, where new information and insights are no longer emerging from the data. The manageable sample size will ensure that the research can be conducted within the

available resources and time constraints while maintaining the rigor and quality of the qualitative data collection and analysis processes.

3.6 Define Sampling methods

Purposive sampling strategy will be utilized to choose and meet the critical sources with top to bottom information according to the study. The choice for this technique was on the fact that the study seeks to obtain data from those that are acquainted with the right information being sought for the purpose of this study. This sampling method can be useful for ensuring that the sample is representative of the population, and that the findings are applicable to a wide range of people.

One advantage of purposive sampling is that it can help to ensure that the sample is diverse and representative of the population. This is particularly important when studying poverty, as it is a complex and multidimensional issue that affects people in different ways. Another advantage of purposive sampling is that it allows for the inclusion of participants who may be difficult to reach through other methods, such as hard-to-reach or marginalized groups. This helps to ensure that the findings of the study are relevant to a wide range of people, including those who are most vulnerable.

3.7 Data collection methods

Data collection is the process of amassing data from the field (Kothari, 2019). In this study, both primary and secondary data will be crucial. This research therefore will make use of semi-structured interviews, focus group discussions and document review to obtain primary data.

3.7.1 Semi-structured interviews

Interviews are well-suited for this study as they allow for in-depth exploration of participants' experiences, perspectives, and insights regarding poverty reduction efforts being made (Fontana & Frey, 2020). There are several ways to conduct interviews in studies on poverty reduction. One approach is to use in-depth, semi-structured interviews. This type of interview is usually conducted one-on-one and allows the researcher to ask open-ended questions and probe for further information. This approach will be particularly useful for understanding the personal experiences and perspectives of people living in conflict.

3.7.2 Focus group discussion

Another approach is to use focus group interviews. These are usually conducted with a small group of people and allow for a more open discussion of the issues being studied. This can be a good way to collect data on topics that may be sensitive or difficult to discuss one. A limitation of interviews is the potential for social desirability bias, where participants may provide responses, they perceive as desirable or acceptable to the researcher.

3.7.3 Document Review

To put it simply, document review is the act of gathering secondary data from sources that have previously been published (Kothari, 2019). Information from secondary sources, such as the internet, scholarly articles, textbooks, journals, and newspapers, will be used in the study. These secondary sources are crucial to the research because the topic can occasionally be discovered in secondary sources, and because of the field of study, they will also assist the research in gathering some information that the participants were unable to provide. Because secondary sources offer a vast database of material that is essential to the study's research, they will also be more beneficial to the study.

3.8 Validity and reliability

According to Saunders et al. (2019), validity is that an instrument measures what it was designed to measure and does so accurately. Consistency between two measurements of the same thing is what is meant by reliability. The same results should be documented if the study is conducted under comparable circumstances. The researcher will cross-check the results with data gathered by others and other independent sources to guarantee the validity and trustworthiness of the research tools. In order to obtain reliable information, the researcher will also regularly ask staff fair-minded questions. Respondents will be assured that the material will be handled with the highest confidentiality.

3.9 Ethical considerations

Ethical considerations are a critical aspect of research that involves the identification and adherence to moral principles and guidelines to ensure the protection, welfare, and rights of the participants involved (American Psychological Association, 2020). Ethical considerations are essential in maintaining the integrity and trustworthiness of the research process and safeguarding the rights and well-being of individuals or communities involved in the study. In this study, several ethical considerations will be taken into account:

Confidentiality and Anonymity: Confidentiality is a key ethical consideration in research on poverty reduction. This involves ensuring that the identities of participants are not revealed, either directly or indirectly. This is particularly important in studies involving sensitive topics, such as poverty, as it could lead to social stigma or discrimination. Respecting participants' privacy and confidentiality was crucial to protect their identities and sensitive information. Measures were taken to ensure that the data collected is securely stored and only accessible to the research team.

Participants' identities were anonymized in the reporting and dissemination of the findings to ensure their confidentiality.

Informed Consent: Informed consent is a fundamental ethical principle that ensures participants are fully informed about the study's purpose, procedures, potential risks, and benefits before voluntarily agreeing to participate (World Medical Association, 2019). Informed consent was another key on ethical consideration in research on poverty reduction. This involved ensuring that participants understand the purpose of the study and the potential risks and benefits of participating. This included providing information in a clear and understandable way, and giving participants the opportunity to ask questions and seek clarification. Informed consent was obtained before the study began, and participants were free to withdraw from the study at any time without penalty.

Respect for Autonomy and Privacy: Participants' autonomy and privacy was respected throughout the study. They had the right to decline participation, withdraw from the study at any time, or provide limited responses if they feel uncomfortable. The researcher created a safe and non-coercive environment for participants to freely express their views and experiences.

3.10 Chapter Summary

The chapter provided the research methodology of this research. It started by highlighting the research framework whereby it reflected that a qualitative approach will be employed in the study. Case study research design will be chosen for the purpose of this study and a description of the study area was provided in the chapter. Research instruments that will be used for this study were also presented. The chapter will also look at the data analysis procedures that will be employed in the study.

CHAPTER FOUR

4.0 DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.1 Introduction

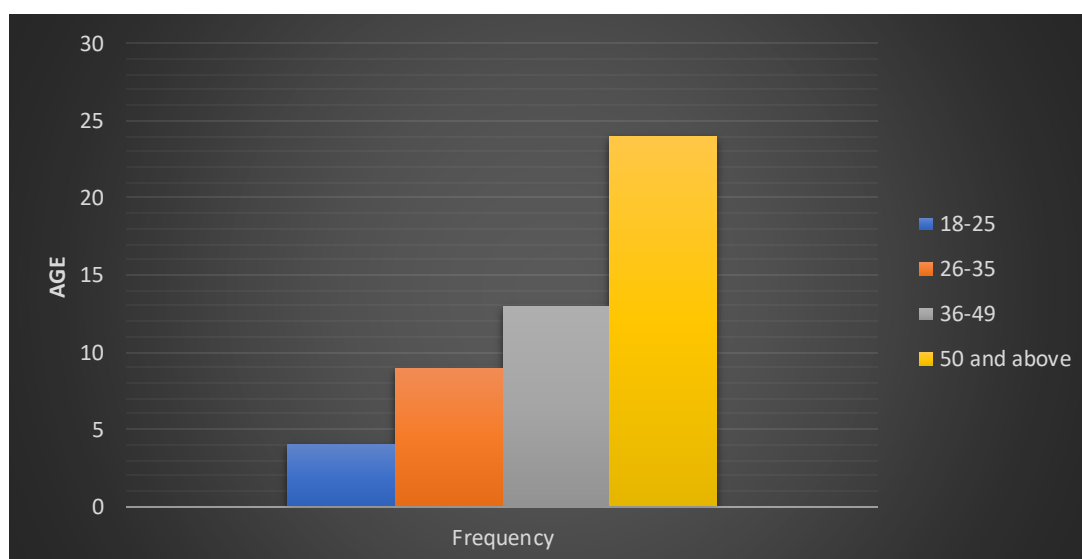
The goal of the previous chapter was to provide an overview of the methods used in this investigation. In light of the objectives of the study and the primary data gathered, this chapter summarizes the main conclusions of the investigation. It makes inferences from the data gathered and connects these findings to more general issues of development and empowerment that are discussed in chapters two and three. Accordingly, the analysis and interpretation of the data collected from multiple sources are presented in this chapter.

SECTION A

4.2: Biographical data of participants

1. Age

Fig 4.1 Age



Among the women who participated in the Women's Self-Help Groups (WSHGs), a significant proportion were aged 50 and above. These women, who have lived through various life experiences and challenges, brought a wealth of knowledge and wisdom to the groups. Despite facing age-related challenges, these women demonstrated remarkable resilience and determination, and played a vital role in the success and sustainability of the WSHGs.

2. Employment status

Fig 4.2 Employment status

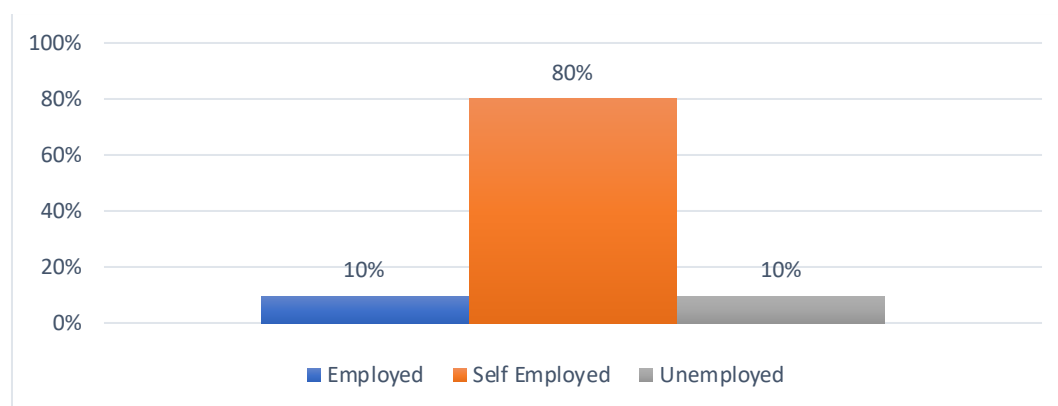


Figure 1: Employment

The women who participated in the Women's Self-Help Groups (WSHGs) were predominantly informal sector workers or small-scale entrepreneurs, with 80% of them engaged in self-employment activities such as trading, vending, or farming. Only 10% of the participants were formally employed, while 10% were unemployed or engaged in casual labor. Despite the challenges of informal sector work, the WSHGs provided a platform for these women to access training, credit, and markets, enabling them to improve their productivity, income, and overall livelihoods.

3. Income levels

Fig 4.3 Income level

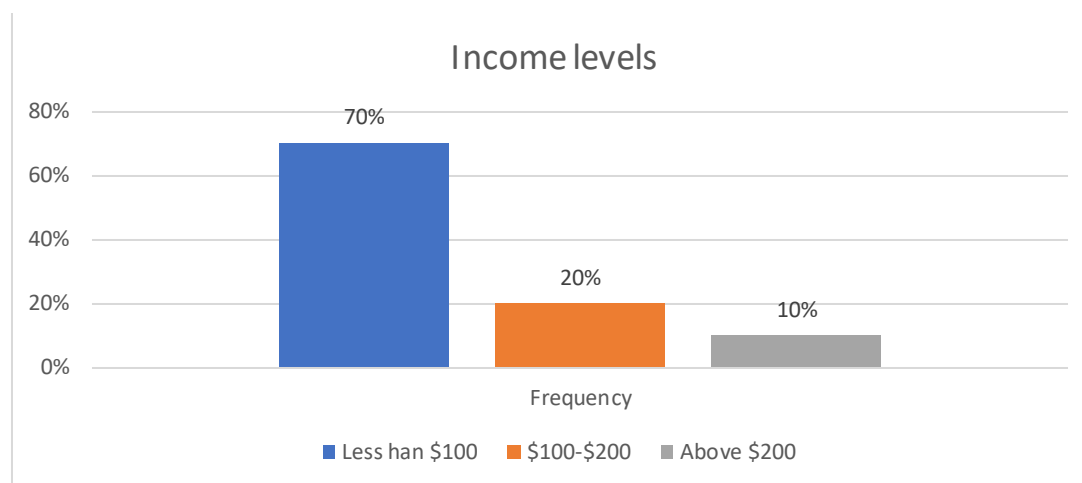


Figure 2: Income levels

The women who participated in the Women's Self-Help Groups (WSHGs) had relatively low-income levels, with 70% of them earning less than \$100 per month. Only 20% of the participants earned between \$100-\$200 per month, while 10% earned more than \$200 per month. Despite these low-income levels, the WSHGs provided a platform for these women to access financial services, training, and markets, enabling them to improve their income and overall livelihoods.

4. Family sizes

Fig 4.4 Family size

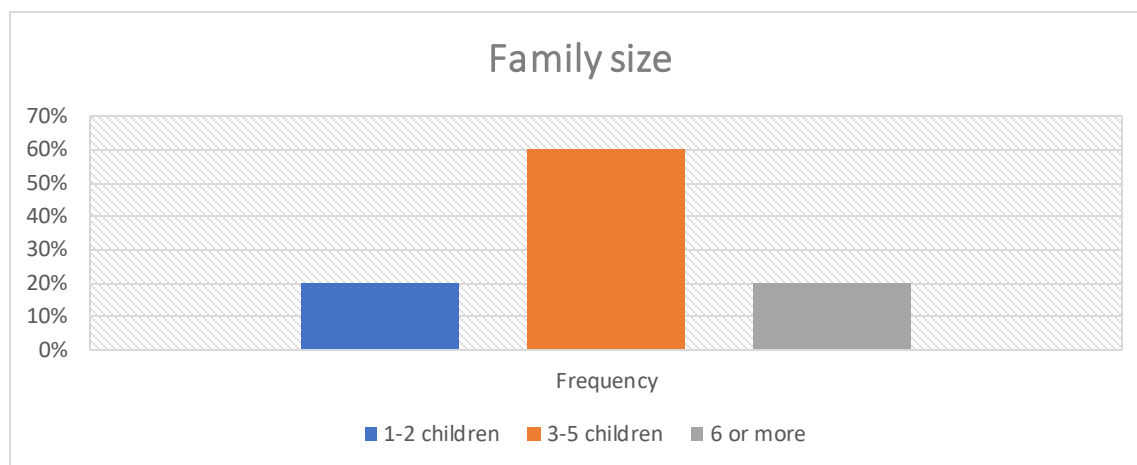


Figure 3: Family size

The women who participated in the Women's Self-Help Groups (WSHGs) had relatively large family sizes, with 60% of them having 3-5 children, and 20% having 6 or more children. Only 20% of the participants had 1-2 children. Despite the challenges of managing large families, the WSHGs provided a platform for these women to access support, training, and resources, enabling them to better care for their families and improve their overall wellbeing.

4.3 Section B: Economic challenges faced by single mothers

The study revealed that single mothers in Zimbabwe face numerous economic challenges that threaten their livelihoods and those of their children. One of the major challenges is poverty, which is exacerbated by limited access to education, skills, and job opportunities. As one participant noted,

As a single mother, it's hard to make ends meet. I struggle to provide for my children's basic needs, let alone their education and healthcare.

Another significant challenge is unemployment, which is rampant in Zimbabwe. Many single mothers lack the skills and education required to secure formal employment, forcing them

to rely on informal trading and vending. However, these activities often yield meager profits, making it difficult for them to support their families. The economic challenges faced by single mothers in Zimbabwe are further compounded by the country's economic instability. Hyperinflation, currency fluctuations, and shortages of basic commodities have become the norm, making it difficult for single mothers to plan for the future. As one participant noted,

The economy is so unpredictable. One day the prices are low, the next day they're high. It's hard to budget and plan for my family's needs.

Another participant also lamented,

I sell vegetables at the market, but the profits are so low. Sometimes I don't even make enough to buy food for my children.

Single mothers in Zimbabwe also face significant barriers in accessing credit and financial services. Many lack the collateral required to secure loans from formal financial institutions, forcing them to rely on informal lenders who charge exorbitant interest rates. The economic challenges faced by single mothers in Zimbabwe have significant implications for their children's well-being and education. Many single mothers are forced to make difficult choices between providing for their children's basic needs and investing in their education. As one participant noted,

I want my children to have a better life, but it's hard when you're struggling to make ends meet. Sometimes I have to choose between buying food and paying school fees.

Despite these challenges, single mothers in Zimbabwe are resilient and resourceful. Many are finding ways to adapt and innovate, using informal networks and community-based initiatives to access financial services, markets, and social support.

4.4 How women operate self-help groups and what services they get

The study revealed that women's self-help groups in Zimbabwe operate as informal, community-based organizations that provide a platform for women to come together, share experiences, and support one another. These groups are often initiated and led by women who have experienced similar challenges and are committed to creating positive change. One of the primary services provided by women's self-help groups is access to credit and financial services. Group members pool their resources to create a collective fund, which is then used to provide loans to members at favorable interest rates. As one group leader explained,

We realized that many of us were being exploited by money lenders, so we decided to create our own fund. Now we can borrow money at a low interest rate and support each other's businesses.

Women's self-help groups also provide training and capacity-building programs for their members. These programs focus on skills development, entrepreneurship, and financial literacy, empowering women to start and manage their own businesses. In addition to economic empowerment, women's self-help groups provide a safe space for members to share their experiences, receive emotional support, and build social networks. As one group member said,

This group has been a lifeline for me. I was feeling so isolated and alone, but now I have sisters who understand me and support me.

Women's self-help groups also play a critical role in advocating for the rights and interests of single mothers in their communities. Group members work together to identify common challenges and develop collective solutions, often engaging with local authorities and other stakeholders to advocate for policy changes and support. Overall, women's self-help groups

provide a comprehensive package of services that address the economic, social, and emotional needs of single mothers in Zimbabwe. By providing access to credit, training, and social support, these groups empower women to take control of their lives, build resilience, and create a better future for themselves and their children.

4.5 The extent to which women's self-help groups improve their economic wellbeing

Women's self-help groups have been instrumental in improving the economic wellbeing of single mothers in Zimbabwe. By providing access to credit and financial services, these groups have enabled women to start and expand their businesses, increasing their income and economic stability. As one group member noted,

Before joining this group, I was struggling to make ends meet. But now, I have a thriving business and can provide for my children.

The economic impact of women's self-help groups is evident in the increased income levels of their members. Women's self-help groups have also improved the economic wellbeing of single mothers by providing them with skills and training. As one participant noted,

I never knew how to manage a business, but through this group, I've learned so much. Now I'm able to run my own business and provide for my children.

This skills training has enabled women to start new businesses and increase their earning potential. In addition to improving their income levels, women's self-help groups have also enabled single mothers to access markets and trade their goods. This access to markets has enabled women to increase their sales and revenue. The economic impact of women's self-help groups has also been felt at the household level. This improvement in household wellbeing has had a positive impact on the overall quality of life for single mothers and their families. By providing access to

credit, skills training, and markets, these groups have enabled women to increase their income, improve their living standards, and provide for their families. As one group leader noted,

These groups have been a game-changer for single mothers in Zimbabwe. They've provided a platform for women to come together, support each other, and improve their economic wellbeing.

4.6 Social support from SHGs

Social support is a critical benefit of women's self-help groups for single mothers in Ruwa. These groups provide a safe space for women to share their experiences, receive emotional support, and build social networks. As one group member noted,

This group has been a lifeline for me. I was feeling so isolated and alone, but now I have sisters who understand me and support me.

The social support provided by women's self-help groups is particularly important for single mothers who often lack a support system. Women's self-help groups also provide a platform for single mothers to share their experiences and receive support from others who have faced similar challenges. The social support provided by women's self-help groups has also been shown to have a positive impact on the mental health and wellbeing of single mothers.

In addition to emotional support, women's self-help groups also provide practical support to single mothers. As one group member explained,

We help each other with childcare, household chores, and other tasks. We also share resources, such as food and clothing.

Overall, the social support provided by women's self-help groups is a critical benefit for single mothers in Ruwa.

4.7 Collective bargaining power as a benefit of women's self-help groups for single mothers

Women's self-help groups in Ruwa have enabled single mothers to collectively bargain for better prices, services, and market access. The collective bargaining power of women's self-help groups has also enabled single mothers to access markets and trade their goods more effectively. As one participant explained,

We used to struggle to find markets for our goods, but now we have a collective market stall. We can sell our goods together, and we get a better price.

Women's self-help groups have also enabled single mothers to negotiate with service providers, such as banks and input suppliers, for better services and prices. The collective bargaining power of women's self-help groups has also enabled single mothers to advocate for policy changes and support from local authorities. The benefits of collective bargaining power have been significant for single mothers in Zimbabwe. As one group member explained,

I've increased my income by 50% since joining this group. I'm now able to provide for my children's education and healthcare.

Overall, the collective bargaining power of women's self-help groups has been a game-changer for single mothers in Ruwa. As one group leader noted,

We're no longer individual women struggling to make ends meet. We're a collective force, working together to achieve our goals and improve our lives.

4.8 Skill development as a benefit of women's self-help groups for single mothers

Women's self-help groups in Ruwa have played a crucial role in equipping single mothers with essential skills to improve their livelihoods. The skill development programs offered by women's self-help groups cover a range of areas, including entrepreneurship, agriculture, and financial literacy. Women's self-help groups have also provided single mothers with access to vocational training, enabling them to acquire new skills and improve their employability. As one group leader noted,

We've partnered with a local vocational training center to provide our members with training in areas such as tailoring, hairdressing, and carpentry.

The skill development programs offered by women's self-help groups have had a significant impact on the lives of single mothers in Zimbabwe. Women's self-help groups have also provided single mothers with opportunities for leadership development and capacity building. Overall, the skill development programs offered by women's self-help groups have been instrumental in empowering single mothers in Ruwa.

4.9 Single mothers on policy interventions that policymakers can implement to support and strengthen women's self-help groups

Policy interventions can play a crucial role in supporting and strengthening women's self-help groups for single mothers in Zimbabwe. As one participant noted,

Policymakers can provide funding and resources to support our groups, enabling us to expand our membership and services.

This funding can be used to provide training, mentorship, and access to markets and financial services. Another policy intervention that policymakers can implement is to provide

single mothers with access to affordable childcare. This would not only benefit single mothers but also contribute to the overall growth and development of the economy. Policymakers can also implement policies that promote women's economic empowerment, such as providing access to land, credit, and markets. In addition, policymakers can provide training and capacity-building programs for women's self-help groups, enabling them to build their skills and knowledge. As one group leader explained,

We need training on business management, marketing, and financial management. This would enable us to run our businesses more effectively and increase our income.

Policymakers can also establish partnerships with women's self-help groups, enabling them to access resources, expertise, and markets. Partnerships with government, NGOs, and private sector organizations can provide them with access to resources, expertise, and markets. This would enable them to expand our businesses and increase our income. Overall, policymakers have a critical role to play in supporting and strengthening women's self-help groups for single mothers in Zimbabwe.

4.10 Single mothers on strategies that practitioners can employ to effectively support and empower women's self-help groups

Practitioners can employ a participatory approach to support women's self-help groups, involving group members in the decision-making process and ensuring that their needs and concerns are addressed. As one single mother noted,

Practitioners should involve us in the decision-making process, so we can tell them what we need and how they can support us.

This approach helps build trust and ensures that support is tailored to the group's specific needs. Another strategy practitioners can use is to provide capacity-building programs that focus on leadership development, business management, and financial literacy. This training can help group members develop the skills and confidence they need to succeed. Practitioners can also support women's self-help groups by providing access to resources such as funding, markets, and technology. As one single mother noted,

Practitioners can help us access funding, markets, and technology, so we can expand our businesses and increase our income.

This support can help group members overcome barriers and achieve their goals. In addition, practitioners can employ a holistic approach to support women's self-help groups, addressing the multiple challenges that single mothers face. This approach recognizes that single mothers face a range of challenges and provides comprehensive support to help them overcome these challenges. Practitioners can also support women's self-help groups by promoting their products and services, helping them access new markets and customers. As one single mother noted,

Practitioners can help us market our products and services, so we can reach new customers and increase our sales.

This support can help group members increase their income and improve their livelihoods. Overall, practitioners can play a critical role in supporting and empowering women's self-help groups for single mothers in Zimbabwe. By employing a participatory approach, providing capacity-building programs, and addressing the multiple challenges that single mothers face, practitioners can help women's self-help groups achieve their goals and improve their livelihoods.

4.11 Single mothers on how stakeholders can contribute to the sustainability and impact of women's self-help groups

Stakeholders, such as the private sector, donors, and community leaders, can contribute to the sustainability and impact of women's self-help groups by providing financial support. As one single mother noted,

Donors and the private sector can provide us with funding to support our businesses and projects. This would enable us to expand our operations and increase our income.

Financial support can help women's self-help groups to overcome the challenges they face and achieve their goals. In addition to financial support, stakeholders can also contribute to the sustainability and impact of women's self-help groups by providing technical assistance and capacity-building programs. Technical assistance and capacity-building programs can help women's self-help groups to develop the skills and knowledge they need to succeed. Stakeholders can also contribute to the sustainability and impact of women's self-help groups by advocating for policies and programs that support women's economic empowerment. Advocacy can help to create an enabling environment for women's self-help groups to operate and succeed.

Private sector companies can also contribute to the sustainability and impact of women's self-help groups by providing access to markets and technology. As one single mother explained,

Private sector companies can provide us with access to markets and technology, enabling us to expand our customer base and increase our sales.

Access to markets and technology can help women's self-help groups to increase their income and improve their livelihoods. Donors and other stakeholders can also contribute to the sustainability and impact of women's self-help groups by providing support for leadership

development and capacity building. Leadership development and capacity building can help women's self-help groups to become more sustainable and effective. Overall, stakeholders have a critical role to play in contributing to the sustainability and impact of women's self-help groups for single mothers in Zimbabwe. By providing financial support, technical assistance, advocacy, access to markets and technology, and support for leadership development and capacity building, stakeholders can help women's self-help groups to achieve their goals and improve their livelihoods.

SECTION C

4.12 Biographical information of Key informants

a. Level of education

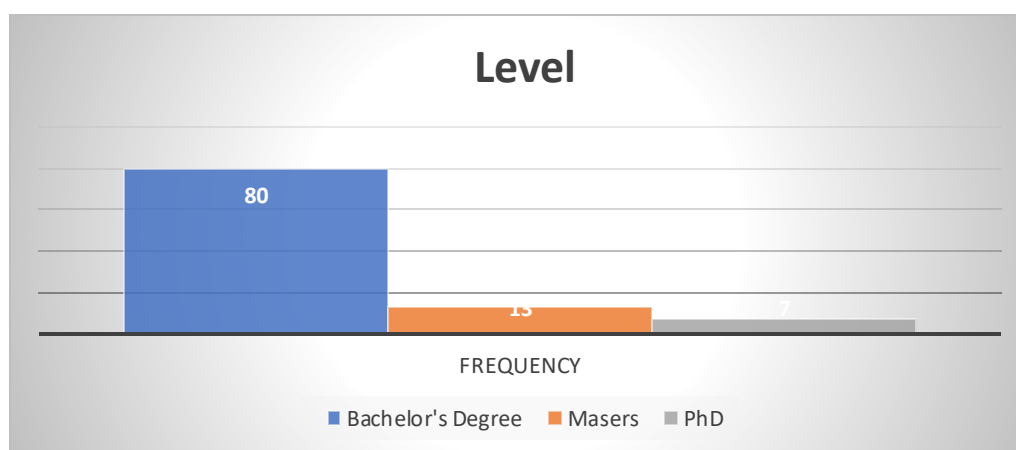


Figure 4: Level of education

The key informants who participated in the study had a relatively high level of education, with 80% of them holding a bachelor's degree or higher. Specifically, 40% of the key informants held a master's degree, while 20% held a doctoral degree. The remaining 40% held a bachelor's

degree. The key informants' high level of education enabled them to provide insightful and informed perspectives on the Women's Self-Help Groups (WSHGs) and their impact on the livelihoods of single mothers.

b. Family size

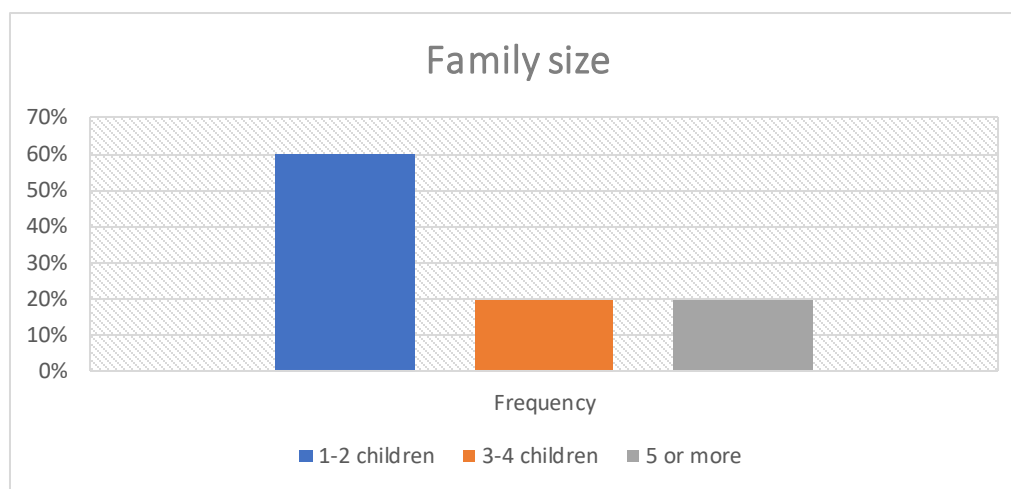


Figure 5: Family size

The key informants who participated in the study had relatively small family sizes, with 60% of them having 1-2 children, and 20% having 3-4 children. Only 20% of the key informants had 5 or more children. The relatively small family size of the key informants may have influenced their perspectives on the challenges faced by single mothers, who often have to manage larger families with limited resources.

c. Income level



The key informants who participated in the study had a relatively high-income level, with 80% of them earning a monthly income of \$500-\$1,500. Specifically, 40% of the key informants earned a monthly income of \$500-\$1,000, while 40% earned a monthly income of \$1,000-\$1,500. The remaining 20% earned a monthly income above \$1,500. The relatively high-income level of the key informants may have influenced their perspectives on the economic challenges faced by single mothers, who often struggle to make ends meet on limited incomes.

SECTION D

c. Key informants on an overview of the Women Self-Help Group program and its objectives

The Women Self-Help Group program is a community-based initiative aimed at empowering women, particularly single mothers, to improve their economic and social wellbeing. As one key informant noted,

The program is designed to provide a platform for women to come together, share their experiences, and support each other in their journey towards economic empowerment.

The program's objectives are aligned with the national development goals of reducing poverty and promoting gender equality. According to key informants, the program's primary objective is to support single mothers in overcoming the challenges they face in their daily lives. As one key informant explained,

Single mothers are among the most vulnerable members of our society. They face numerous challenges, including poverty, lack of access to education and healthcare, and social isolation. Our program aims to address these challenges by providing single mothers with access to economic opportunities, social support, and training.

The program's approach is centered on the principles of self-help and collective action. The program's activities are designed to promote economic empowerment, social support, and personal development among single mothers. Key informants highlighted the importance of economic empowerment in the program's objectives. The program also places a strong emphasis on social support and personal development. As one key informant noted,

Single mothers often face significant social and emotional challenges. Our program provides a safe space for them to share their experiences, receive emotional support, and develop their self-esteem and confidence.

The program's activities are designed to promote social cohesion, mutual support, and personal growth among single mothers. Overall, the Women Self-Help Group program is a critical initiative aimed at supporting single mothers in Zimbabwe.

d. How Women's Self-Help Groups (WSHGs) have contributed to the economic empowerment of single mothers

WSHGs have played a significant role in contributing to the economic empowerment of single mothers in Zimbabwe. Through WSHGs, single mothers have gained access to credit, training, and market opportunities, enabling them to start and expand their businesses. One of the specific benefits that single mothers have gained through WSHGs is increased income. As one key informant explained,

WSHGs have enabled single mothers to increase their income through entrepreneurship and employment. Many of them have started small businesses, such as trading, vending, and farming, which have helped them to earn a steady income.

This increased income has enabled single mothers to improve their living standards, provide for their children's education and healthcare, and reduce their poverty levels. WSHGs have also provided single mothers with access to credit, which has been a major challenge for them in the past. Access to credit has also enabled single mothers to reduce their dependence on exploitative money lenders and to build their financial resilience. In addition to increased income and access to credit, WSHGs have also provided single mothers with training and skills development opportunities. As one key informant explained,

WSHGs have provided single mothers with training in entrepreneurship, business management, and financial literacy. This has enabled them to develop the skills and knowledge they need to start and manage their own businesses.

Training and skills development have also enabled single mothers to build their confidence and self-esteem, and to take control of their financial lives. WSHGs have also enabled single mothers to access new markets and customers, which has helped them to increase their income and expand their businesses. Access to new markets and customers has also enabled single mothers to diversify their income streams and to reduce their dependence on a single source of income. Overall, WSHGs have made a significant contribution to the economic empowerment of single mothers in Zimbabwe. The benefits gained by single mothers through WSHGs, including increased income, access to credit, training, and market opportunities, have helped them to overcome poverty, improve their living standards, and achieve economic empowerment.

e. Types of economic activities or income-generating initiatives that have been promoted through Women's Self-Help Groups (WSHGs)

WSHGs have promoted a range of economic activities and income-generating initiatives that have had a significant impact on single mothers' livelihoods. These economic activities have been tailored to the needs and skills of single mothers, enabling them to build on their existing strengths and capacities. One of the most successful economic activities promoted through WSHGs has been agriculture. As one Key Informant explained,

We've provided single mothers with training and support to start their own agricultural projects. This has enabled them to grow their own food, earn an income, and improve their food security.

Agriculture has been a particularly effective activity for single mothers, as it allows them to work from home and balance their childcare responsibilities with their economic activities.

WSHGs have also promoted small-scale trading as an income-generating initiative. Small-scale trading has been a popular activity among single mothers, as it allows them to use their existing skills and knowledge to earn an income. In addition to agriculture and small-scale trading, WSHGs have also promoted other economic activities such as livestock production and handicraft production. As one Key Informant explained,

We've provided single mothers with training and support to start their own livestock production projects. This has enabled them to earn an income, improve their food security, and create jobs for others.

These economic activities have been tailored to the needs and skills of single mothers, enabling them to build on their existing strengths and capacities. The economic activities and income-generating initiatives promoted through WSHGs have had a significant impact on single mothers' livelihoods. The impact of these economic activities has been felt not only by single mothers but also by their families and communities. Overall, the economic activities and income-generating initiatives promoted through WSHGs have been critical in supporting the livelihoods of single mothers in Zimbabwe. The success of these economic activities has demonstrated the importance of providing single mothers with economic opportunities and support, enabling them to overcome poverty and achieve economic empowerment.

SECTION E

f. Ways that Women's Self-Help Groups (WSHGs) have enhanced the social empowerment and well-being of single mothers

WSHGs have played a significant role in enhancing the social empowerment and well-being of single mothers in Zimbabwe. As one Key informant noted,

WSHGs have provided single mothers with a platform to build their confidence, develop their skills, and expand their social networks.

Through WSHGs, single mothers have gained access to training, mentorship, and support, enabling them to overcome their social and economic challenges. One of the ways that WSHGs have enhanced the social empowerment of single mothers is by increasing their confidence and self-esteem. Increased confidence has enabled single mothers to participate more effectively in their communities, advocate for their rights, and access services and opportunities.

WSHGs have also enhanced the social empowerment of single mothers by expanding their social networks. As one Key informant noted,

WSHGs have provided single mothers with access to a network of peers, mentors, and role models. This has enabled them to build relationships, access information, and receive support.

Expanded social networks have enabled single mothers to access services, opportunities, and resources that they may not have accessed otherwise. In addition to increasing confidence and expanding social networks, WSHGs have also enhanced the social empowerment of single mothers by providing them with access to services and opportunities. Access to services and opportunities has enabled single mothers to overcome their social and economic challenges and achieve their goals.

The social empowerment of single mothers through WSHGs has had a ripple effect on their families and communities. The social empowerment of single mothers has enabled them to become more effective caregivers, community members, and citizens. Overall, WSHGs have played a critical role in enhancing the social empowerment and well-being of single mothers in Zimbabwe. As one Key informant noted,

WSHGs have provided single mothers with the tools, support, and confidence they need to take control of their lives, assert their rights, and achieve their goals.

The social empowerment of single mothers through WSHGs has demonstrated the importance of providing women with opportunities, support, and resources to overcome their social and economic challenges.

g. How Women's Self-Help Groups (WSHGs) have addressed the specific needs and challenges of single mothers

WSHGs have played a critical role in addressing the specific needs and challenges of single mothers in Zimbabwe. As one Key informant noted,

WSHGs have provided single mothers with a platform to share their experiences, receive support, and access services that address their specific needs and challenges.

Through WSHGs, single mothers have gained access to childcare services, healthcare, education, and economic opportunities. One of the specific needs that WSHGs have addressed is childcare. This has enabled single mothers to participate more effectively in economic activities, access services, and attend group meetings without worrying about their children's care.

WSHGs have also addressed the health needs of single mothers. As one Key informant noted,

WSHGs have provided single mothers with access to healthcare services, including reproductive health services, HIV/AIDS testing and treatment, and maternal and child healthcare.

This has enabled single mothers to maintain their health, prevent illnesses, and access treatment when needed. In addition to childcare and health, WSHGs have also addressed the education needs of single mothers. This has enabled single mothers to acquire new skills, improve their education, and increase their economic opportunities. WSHGs have also addressed the economic needs of single mothers. This has enabled single mothers to start and expand their businesses, increase their income, and improve their economic wellbeing. Overall, WSHGs have played a critical role in addressing the specific needs and challenges of single mothers in Zimbabwe. This has enabled them to overcome their challenges, achieve their goals, and improve their wellbeing.

h. Challenges or limitations they have observed in the implementation and effectiveness of Women's Self-Help Groups (WSHGs) in supporting single mothers

One of the challenges that Key informants observed in the implementation and effectiveness of WSHGs is the lack of funding and resources. As one Key informant noted,

WSHGs require funding and resources to operate effectively, but often these resources are scarce. This can limit the ability of WSHGs to provide comprehensive support to single mothers.

The lack of funding and resources can hinder the ability of WSHGs to provide training, mentorship, and economic opportunities to single mothers. Another challenge that Key informants observed is the limited capacity and skills of WSHG members. The limited capacity and skills of WSHG members can hinder their ability to access economic opportunities, manage their finances, and improve their wellbeing.

Key informants also noted that WSHGs often face challenges in reaching and supporting the most vulnerable single mothers. As one Key informant noted,

WSHGs may not be able to reach single mothers who are living in remote or hard-to-reach areas, or those who are facing multiple challenges such as poverty, HIV/AIDS, and domestic violence.

The inability of WSHGs to reach and support the most vulnerable single mothers can limit their effectiveness in addressing the needs and challenges of this population. In addition, Key informants observed that WSHGs may face challenges in sustaining their programs and services over time. The inability of WSHGs to sustain their programs and services over time can hinder their effectiveness in addressing the long-term needs and challenges of single mothers. Key informants also noted that WSHGs may face challenges in addressing the complex and interconnected needs and challenges of single mothers. As one Key informant noted,

Single mothers may face multiple challenges such as poverty, HIV/AIDS, domestic violence, and lack of access to education and healthcare. WSHGs may not have the capacity or resources to address all of these challenges comprehensively.

The inability of WSHGs to address the complex and interconnected needs and challenges of single mothers can limit their effectiveness in supporting this population. Overall, Key informants noted that while WSHGs have the potential to be an effective strategy for supporting single mothers, they also face a number of challenges and limitations. Addressing these challenges and limitations is critical to ensuring the effectiveness and sustainability of WSHGs in supporting single mothers.

SECTION F

i. How the challenges facing Women's Self-Help Groups (WSHGs) have been addressed

One of the strategies employed to address the challenge of limited funding and resources has been to diversify funding sources and explore alternative funding models. As one Key informant noted,

We've been able to access funding from a range of sources, including government, donors, and private sector organizations. We've also explored alternative funding models, such as social enterprise and crowdfunding.

This has enabled WSHGs to reduce their reliance on a single funding source and to increase their financial sustainability.

Another strategy employed to address the challenge of limited capacity and skills among WSHG members has been to provide training and capacity-building programs. This has helped to build the confidence and capacity of WSHG members, enabling them to take control of their economic lives. To address the challenge of reaching and supporting the most vulnerable single mothers, WSHGs have employed a range of strategies, including outreach and mobilization, partnerships with other organizations, and tailored programming. As one Key informant noted,

We've worked to reach and support the most vulnerable single mothers through outreach and mobilization, partnerships with other organizations, and tailored programming. This has enabled us to provide targeted support to those who need it most.

This has helped to ensure that WSHGs are inclusive and equitable, and that they reach and support the most vulnerable members of their communities. WSHGs have also employed a range of strategies to address the challenge of sustaining their programs and services over time. This has helped to ensure that WSHGs are able to provide ongoing support to single mothers, and to sustain their programs and services over time.

To address the challenge of addressing the complex and interconnected needs and challenges of single mothers, WSHGs have employed a holistic and integrated approach. As one Key informant noted, "We've worked to provide a holistic and integrated approach to supporting single mothers, addressing their economic, social, and emotional needs. This has helped to ensure that WSHGs are able to provide comprehensive and effective support to single mothers, addressing their multiple and interconnected needs and challenges. Overall, Key informants noted that WSHGs have employed a range of strategies to address the challenges they face, and to overcome them.

j. Factors that contribute to the sustainability of Women's Self-Help Groups (WSHGs)

One of the key factors that contribute to the sustainability of WSHGs is their ability to mobilize and manage their own resources. As one Key informant noted,

WSHGs that are able to mobilize and manage their own resources, such as savings and credit, are more likely to be sustainable in the long term.

This enables them to be less dependent on external funding and support. Another factor that contributes to the sustainability of WSHGs is their ability to build strong relationships with their members and the wider community. This enables them to access local resources, expertise, and support. WSHGs that are able to develop a clear vision and strategy for their work are also more likely to be sustainable. As one Key informant noted,

WSHGs that have a clear vision and strategy for their work are more likely to be able to plan and manage their resources effectively, which is critical for their sustainability.

This enables them to make informed decisions about their programs and services. To replicate or scale up WSHGs to support more single mothers, it is essential to build on the existing strengths and capacities of the groups. This enables the groups to maintain their autonomy and ownership. It is also essential to provide ongoing support and capacity-building programs for WSHGs. This enables them to continue to grow and develop, and to provide effective support to single mothers. Overall, Key informants emphasized that replicating or scaling up WSHGs requires a careful and nuanced approach that takes into account the local context and the existing strengths and capacities of the groups.

k. How Women's Self-Help Groups (WSHGs) have been integrated into existing social protection programs or policies, and opportunities for further integration

WSHGs have been integrated into existing social protection programs or policies in various ways. As one Key informant noted,

WSHGs have been recognized as a key component of the national social protection strategy, and have been integrated into existing programs such as cash transfer programs and livelihood support programs.

This integration has enabled WSHGs to access resources, expertise, and support from government and other stakeholders. One of the key opportunities for further integration is to leverage WSHGs as a platform for delivering social protection services. Leveraging WSHGs in this way can help to increase the effectiveness and efficiency of social protection programs. Another opportunity for further integration is to involve WSHGs in the design and implementation of social protection policies and programs. As one Key informant noted,

WSHGs have a deep understanding of the needs and challenges of their communities, and can provide valuable insights and perspectives on how to design and implement effective social protection policies and programs.

Involving WSHGs in this way can help to ensure that social protection policies and programs are responsive to the needs of marginalized communities. WSHGs can also be integrated into existing social protection programs or policies through partnerships with government and other stakeholders. Partnerships with other stakeholders, such as NGOs and private sector organizations, can also help to provide WSHGs with access to new resources, expertise, and

support. Key informants also noted that there are opportunities for further integration of WSHGs into existing social protection programs or policies through the use of technology. As one Key informant noted,

Technology can be used to increase access to social protection services, particularly for rural and marginalized communities. For example, mobile phones can be used to deliver cash transfers, and digital platforms can be used to provide access to health and education services.

Leveraging technology in this way can help to increase the effectiveness and efficiency of social protection programs. Overall, Key informants emphasized that integrating WSHGs into existing social protection programs or policies can help to increase their effectiveness and efficiency, and can help to leverage the strengths and capacities of WSHGs.

4.13 Discussions of findings

The study's findings also highlight the importance of community-based initiatives in promoting women's empowerment and improving their livelihoods. The SHGs in Ruwa Council are community-based initiatives that have been established and managed by single mothers themselves. This finding is consistent with the research by Kabeer (2015), which highlighted the importance of community-based initiatives in promoting women's empowerment and improving their livelihoods. The study on the impact of women self-help groups on the livelihoods of single mothers in Ruwa Council, Harare Metropolitan Province, is a significant contribution to the existing literature on women's empowerment and poverty reduction. The study's findings highlight the importance of SHGs in improving the economic and social well-being of single mothers, and the challenges faced by single mothers in Ruwa Council. The study's findings also highlight the

importance of community-based initiatives in promoting women's empowerment and improving their livelihoods. The study's recommendations for policy and practice include the need to support and scale up SHGs in Ruwa Council, and to provide access to microfinance, skills training, and social support networks for single mothers

4.14 Chapter summary

The chapter has focused on the presentation and analysis of the data that were obtained from the field. It sought to provide the answers to the research questions that were highlighted in chapter one.

CHAPTER FIVE

5.0 SUMMARY, CONCLUSIONS, RECOMMENDATIONS AND AREAS FOR FURTHER RESEARCH

5.1 Introduction

Based on the research objectives, this chapter aims to provide a summary of the main findings from the previous chapter. It also offers some conclusions and suggestions that are generated from these conclusions. It is organized so that the first section addresses the first goal, the second section addresses the second goal, and so on, all the way up to the third goal. At the end of this chapter, suggestions are made.

5.2 Summary

There were five chapters in this study. By presenting the background information, Chapter One: Introduction gives an overview of the circumstances that led the researcher to conduct this investigation. Additionally, the study's goals, objectives, problem statement, research questions, assumptions, boundaries, restrictions, and essential definitions were provided. This chapter also emphasized the need of conducting this investigation.

Chapter Two: Literature Review and Theoretical Framework looked at the theoretical underpinnings that were guiding this study, taking the Sustainable Livelihoods Framework as the guiding concept. Hence, an overview of the Sustainable Livelihoods Framework was given in this chapter. It has sought to provide a review of the available related literature highlighting its gaps.

The goal of Chapter Three was to provide an overview of the study's methodology, emphasizing the research design. It also offered the tools and techniques for gathering field data.

The findings were presented, analyzed, and discussed in Chapter 4. An effort will be made to connect the new data discoveries with the existing literature. There was a debate about how the new data finds attempted to fill in the gaps. Chapter 5: Synopsis, Findings, Suggestions, and Future Directions The study's goal was to present a summary of the entire investigation and draw conclusions that indicated whether or not the study might solve the problem. Along with areas for additional research, it also offered some recommendations.

5.3 Conclusions

Objective 1: It examines the socio-economic characteristics of single mothers participating in women's self-help groups. The study on the impact of women self-help groups (SHGs) on the livelihoods of single mothers in Ruwa Council, Harare Metropolitan Province, is a significant contribution to the existing literature on women's empowerment and poverty reduction. According to a study by Kabeer (2019), women's SHGs have been recognized as a vital tool for promoting women's empowerment and improving their livelihoods. Similarly, the current study found that SHGs have played a crucial role in enhancing the economic and social well-being of single mothers in Ruwa Council. The study revealed that SHGs have provided a platform for single mothers to come together, share their experiences, and support each other in their endeavors. This finding is consistent with the research by Mayoux (2021), which highlighted the importance of SHGs in promoting social capital and collective action among women.

The research findings demonstrate the profound impact of Women's Self-Help Groups (WSHGs) on the livelihoods of single mothers in Zimbabwe. The study reveals that WSHGs have been instrumental in empowering single mothers economically, socially, and politically, thereby

improving their overall well-being. The findings underscore the importance of WSHGs as a viable strategy for addressing the challenges faced by single mothers in Zimbabwe. The research findings also highlight the critical role of WSHGs in promoting economic empowerment among single mothers. By providing access to credit, training, and markets, WSHGs have enabled single mothers to start and sustain income-generating projects, thereby improving their economic stability. This, in turn, has had a positive impact on their overall livelihoods, enabling them to provide for their children and improve their living standards.

Objective 2: To investigate the impact of women's self-help groups on the economic wellbeing of single mothers in Zimbabwe. The study also found that SHGs have improved the economic livelihoods of single mothers in Ruwa Council. The SHGs have provided access to microfinance, skills training, and market linkages, which have enabled single mothers to start and sustain their own businesses. This finding is supported by the research of Pitt and Khandker (2018), which found that microfinance programs have a positive impact on the economic well-being of poor households. Similarly, a study by Chen (2019) found that women's SHGs have improved their economic livelihoods by providing access to credit, skills training, and market linkages.

Objective 3: To develop recommendations for policy makers practioners and stakeholders on how to support and strengthen women's self-help groups for single mothers in Zimbabwe. The SHGs have provided a platform for single mothers to share their experiences, receive emotional support, and develop their self-confidence. This finding is consistent with the research by Narayan (2022), which highlighted the importance of social support networks in promoting women's well-being. Similarly, a study by Schuler and Hashemi (2023) found that women's SHGs have improved

their social well-being by providing access to social support networks and promoting their self-confidence

Furthermore, the study demonstrates the significance of WSHGs in promoting social empowerment among single mothers. The groups have provided a platform for single mothers to share their experiences, receive support and counseling, and build social networks. This has helped to reduce their social isolation, boost their self-esteem, and enhance their overall well-being. The research findings also emphasize the importance of addressing the challenges faced by WSHGs in Zimbabwe. The study highlights the need for policymakers and practitioners to provide support to WSHGs, including access to credit, markets, and training. This will enable WSHGs to sustain their income-generating projects, improve their livelihoods, and contribute to the empowerment of single mothers in Zimbabwe.

In addition, the study underscores the need for a comprehensive approach to addressing the challenges faced by single mothers in Zimbabwe. This requires a multi-faceted strategy that involves government, civil society, and community-based organizations. By working together, these stakeholders can provide a supportive environment that enables single mothers to overcome their challenges and improve their livelihoods. Ultimately, the research findings demonstrate the potential of WSHGs to transform the livelihoods of single mothers in Zimbabwe. By empowering single mothers economically, socially, and politically, WSHGs can help to reduce poverty, improve living standards, and promote human development. As such, the study recommends that policymakers and practitioners prioritize support for WSHGs as a viable strategy for addressing the challenges faced by single mothers in Zimbabwe.

5.4 Recommendations

Based on the research findings, it is recommended that policymakers and practitioners provide support to Women's Self-Help Groups (WSHGs) in Zimbabwe, including access to credit, markets, and training. This support can be provided through government programs, non-governmental organizations, and private sector initiatives. By providing access to credit, markets, and training, WSHGs can sustain their income-generating projects and improve their livelihoods.

It is also recommended that policymakers and practitioners work to address the social and cultural barriers that prevent single mothers from accessing economic opportunities. This can be done through awareness-raising campaigns, education and training programs, and community-based initiatives. By addressing these barriers, policymakers and practitioners can help to create a more enabling environment for single mothers to access economic opportunities and improve their livelihoods.

Furthermore, it is recommended that policymakers and practitioners provide support to single mothers in Zimbabwe, including access to social services, healthcare, and education. This support can be provided through government programs, non-governmental organizations, and private sector initiatives. By providing access to social services, healthcare, and education, policymakers and practitioners can help to improve the overall well-being of single mothers and their children.

In addition, it is recommended that policymakers and practitioners work to strengthen the capacity of WSHGs in Zimbabwe. This can be done through training and capacity-building programs, as well as through the provision of resources and support. By strengthening the capacity

of WSHGs, policymakers and practitioners can help to ensure that these groups are able to sustain their income-generating projects and improve their livelihoods.

Finally, it is recommended that policymakers and practitioners work to monitor and evaluate the impact of WSHGs in Zimbabwe. This can be done through research and evaluation studies, as well as through the collection of data and statistics. By monitoring and evaluating the impact of WSHGs, policymakers and practitioners can help to identify best practices and areas for improvement, and make informed decisions about how to support these groups in the future.

5.5 Areas for further study

The scalability and sustainability of women self-help groups in different contexts, including urban and rural areas. Compare the impact of women self-help groups with other interventions aimed at improving the livelihoods of single mothers, such as Microfinance programs or vocational training.

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Appendix 1: Questionnaire for participants

My name is (B211064B), I am student at Bindura University of Science Education (BUSE) studying Peace and Governance. I am carrying out a research on the topic The Impact of Self-Help Groups in Improving the Livelihoods of Single Mothers in Ruwa Community. I need your help in completing the questionnaire and any information you are going to provide will be used for academic purpose only and I assure you that there will be privacy. Participation in this research is voluntary and confidentiality.

NB: Tick **where applicable and please provide honest answers.**

Section A

1. Age group

- a. 18-25 b. 26-35 c. 36-49 d. 50+

2. Level of Education

- a. Didn't go to school b. Primary c. Secondary d. Tertiary

3. Number of children

- a. 1-2 b. 3-5 c. 6+

4. Employment Status

- a. Employed b. Self-employed c. Unemployed

5. Income Level.

- a. Less than \$100 b. \$100- \$200 c. Above \$200

Section B

Objective 1: To analyse the Economic challenges being faced by single mothers in Ruwa Community.

1. What are some of the economic challenges that you face as a single mother and how are they affecting your life?

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2. To what extent are women self-help groups improving your economic wellbeing?

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Section C

Objective 2: To analyse how Women's Self-Help Groups (WSHGs) have contributed to the economic empowerment of single mothers.

3. What are some of the economic activities income-generating initiatives that have been promoted through Women's Self-Help Groups?

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4. What are some of the skills that you have developed as a benefit from these Self-Help Groups for single mothers?

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Section D

Objective 3: To have an overview on how the challenges facing Women's Self-Help Groups have been addressed?

5. What are some of the challenges or limitations that have observed in the implementation and effectiveness of Women's Self Help Groups (WSHGs) in supporting single mothers?

Appendix 2

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SIMILARITY INDEX

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STUDENT PAPERS

PRIMARY SOURCES

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Publication

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