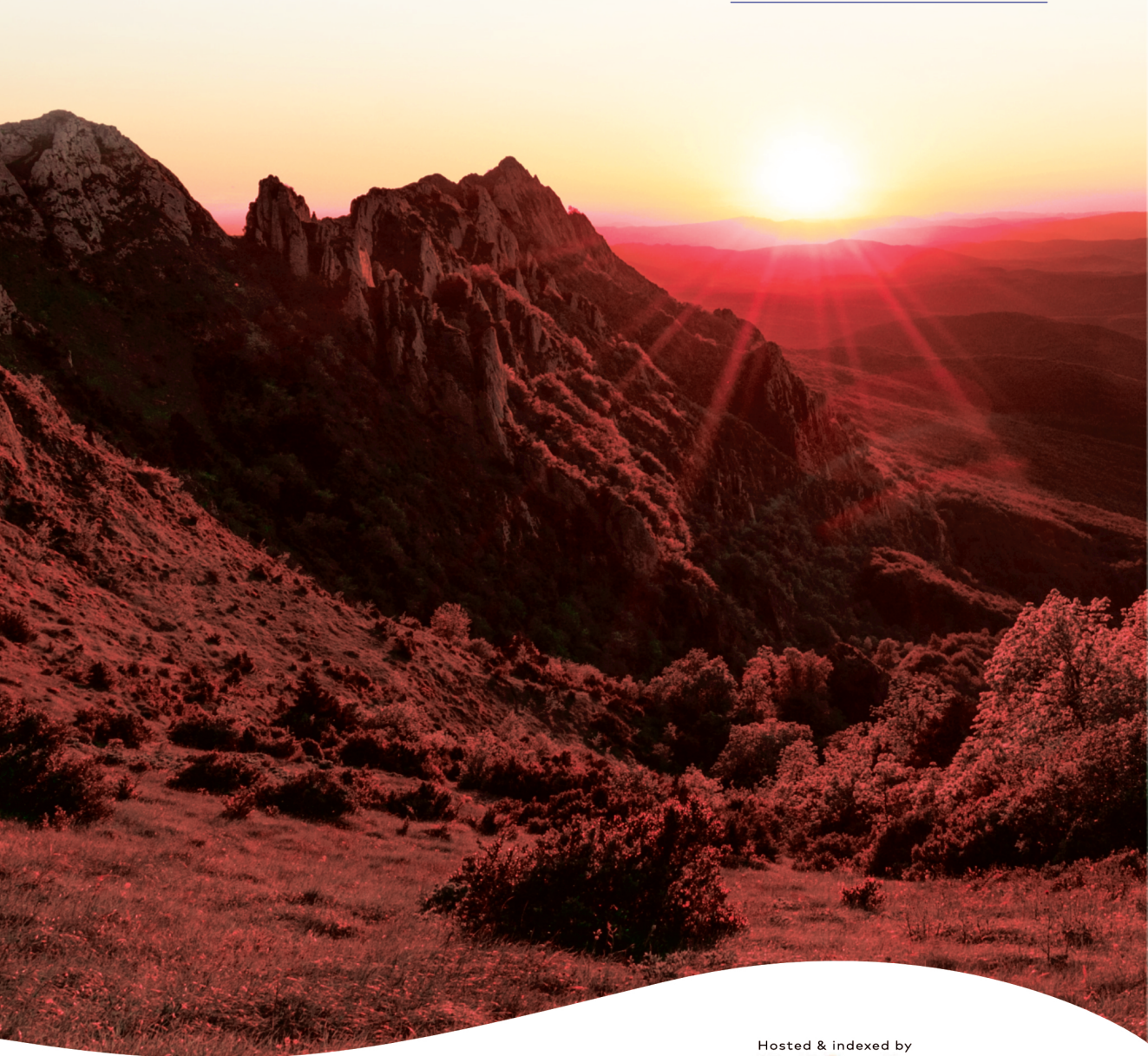


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Gendered challenges faced by rural women self-help groups in Shurugwi District, Zimbabwe

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Abstract

This study explores the gendered challenges faced by rural women self-help groups in the Shurugwi District, Zimbabwe, and analyses how these challenges impact the sustainability of their projects. The absence of focused research on the specific gendered challenges encountered by rural women self-help groups inspired this investigation. A qualitative approach was adopted, utilising in-depth interviews and focus group discussions (FGDs) for data collection. The findings revealed that rural women self-help groups encounter numerous gendered challenges, including: the undermining of women-initiated projects by male counterparts; limited access to and control over agricultural equipment and draught power; discriminatory practices in the distribution of agricultural inputs; a scarcity of land for group projects; time constraints stemming from gendered reproductive roles; and the lack of collateral to secure funding opportunities.

Keywords: Gendered-challenges, rural women, self-help groups, sustainability

Introduction

Women in developing regions continue to grapple with profound socio-economic, political, and cultural challenges that perpetuate cycles of poverty and disempowerment in their daily lives. These challenges, deeply embedded in patriarchal societal structures, limit women's access to opportunities and resources essential for sustainable livelihoods and empowerment. As Gaidzanwa (2012) and Maruzani (2014) asserted, women's subordination is a systemic problem in many developing countries, rooted in historical and cultural practices that marginalise their contributions and roles.

Globally, women face structural inequalities that restrict access to education, healthcare, land, and economic resources. Anderson (2012) noted that such obstacles are not merely situational but are systemic as well given that women continue to be disproportionately excluded from resource ownership and decision-making processes. Such entrenched inequalities, particularly evident in developing regions, exacerbate poverty and hinder the empowerment of women, who are often relegated to informal and unpaid labour sectors.

While all women experience these disparities, those in rural areas are often the most adversely affected. Rural women face compounded disadvantages, including lower income levels, precarious employment opportunities, restricted inheritance and land rights, and limited access to education and healthcare services (Anderson, 2012; Gaidzanwa, 2012). These barriers are further exacerbated by socio-cultural norms that prioritise male agency and limit women's autonomy in both public and private spheres. For instance, IFAD (2013) highlights that rural women in Africa have long been constrained by their inability to access credit and land ownership, both of which are critical to achieving sustainable food production systems.

Self-help groups (SHGs) have emerged as a transformative tool for addressing some of these persistent challenges, particularly among rural women. By pooling resources, sharing knowledge, and fostering solidarity, SHGs empower women to take control of their socio-economic circumstances. These groups often serve as platforms for collective problem-solving, income generation, and capacity building, enabling women to overcome some of the barriers imposed by structural inequalities (Desai et al., 2023; Nichols, 2021; Rajeev, Vani & Veerashekharappa, 2020). Contemporary thinking emphasises the potential of SHGs to drive meaningful change. For instance, Manral, Rana, Hussain, and Badola (2024) explored how SHGs in the Western Himalayas enable rural

women to transition from subsistence agriculture to high-value cash crop production. This shift not only improves livelihoods but also define the role of collective action in navigating gendered barriers to resource access. The study further reveals that SHGs provide a crucial platform for rural women to engage in economic activities, challenge existing power dynamics, and build resilience against socio-economic and environmental challenges.

Despite these benefits, the effectiveness of SHGs is often undermined by persistent gender inequalities that limit women's access to resources, markets, and decision-making processes. As Manral et al. (2024) point out, structural challenges such as unequal land distribution, restricted mobility, and societal norms that devalue women's labour remain significant barriers to the full realisation of SHGs' potential. These findings align with earlier research by Lahiri-Dutt and Samanta (2006), who argue that while SHGs are a promising avenue for rural development, their success is contingent upon addressing the systemic inequities that marginalise women in the first place.

The challenges faced by rural women in developing regions highlight the urgent need for policy interventions that address structural inequalities. Women's restricted access to land, financial resources, and decision-making platforms underscores the importance of implementing gender-sensitive policies that prioritise rural women's empowerment. For instance, IFAD (2013) advocated for targeted credit schemes, land reform policies, and capacity-building initiatives that enable rural women to engage meaningfully in economic activities. Moreover, gender sensitisation programmes are essential for challenging the patriarchal norms that perpetuate women's exclusion. Such programmes can help shift societal attitudes and create an enabling environment for women's empowerment. As Anderson (2012) notes, sustainable development cannot be achieved without addressing the structural and cultural barriers that marginalise women, particularly in rural contexts.

Women in developing regions, especially in rural areas, therefore, continue to face significant socio-economic and cultural barriers that limit their potential for empowerment and development. While SHGs offer a promising platform for addressing these challenges, their success depends on addressing the systemic inequalities that perpetuate women's disempowerment. By implementing gender-sensitive policies, fostering community engagement, and promoting collective action, it is possible to create an environment where rural women can overcome these barriers and achieve sustainable livelihoods. Ultimately, empowering rural women is not just a matter of social justice but a critical

component of sustainable development. By recognising and addressing the unique challenges faced by rural women, stakeholders can unlock their potential as drivers of economic growth and community development, creating a more equitable and inclusive future for all.

Background

Research and literature in human development extensively highlight how the history of women in developing contexts is marked by systemic marginalisation, lack of personal empowerment, and pervasive poverty (Gweshengwe & Hassan, 2020; Mwadzingeni, Mugandani & Mafongoya, 2021). Women, particularly those in rural areas, remain one of the most vulnerable and marginalised groups, embodying the inequalities and poverty characteristic of developing regions (Kabeer, 2005; Masvotore & Tsara, 2023). As such, women's empowerment, especially in rural settings, has been identified as a key pathway to alleviating poverty. Sustainable community-based organisations and structures, such as self-help groups, have emerged as vital instruments for fostering this empowerment.

Self-help groups have been proven to be transformative, particularly in rural settings. Studies show that these groups provide platforms for women to collaboratively address socio-economic and political challenges, thereby fostering empowerment and poverty reduction (Bonia, 2019; Desai et al., 2023). Recent evidence reinforces this perspective, underscoring how self-help groups play a pivotal role in building economic self-reliance and transforming societal power dynamics. For instance, Manral et al. (2024) examined gender dynamics within self-help groups and found that they not only bolster women's economic independence but also challenge entrenched gender inequalities by enabling women to access resources and services traditionally dominated by men.

The group approach has also become a dominant paradigm in global rural development strategies, particularly in promoting cooperatives and community initiatives (Desai et al., 2023; Gugerty, Biscaye & Anderson, 2018). In Zimbabwe, the evolution of self-help groups can be traced back to pre-colonial and colonial-era women's clubs, which served as platforms for peer support, education, and entrepreneurial activities (Makwenda, 2016; Kaler, 1999; Schmidt, 1992). These historical foundations laid the groundwork for the modern self-help group movement in Zimbabwe, which gained momentum post-independence as government and NGOs actively promoted these groups to improve rural livelihoods (FAO, 2017; Kabonga, 2023).

Notably, the establishment of the Ministry of Community Development and Women's Affairs in 1981 exemplifies the Zimbabwean government's commitment to women's empowerment. Through this ministry and subsequent policies such as the National Gender Policy (2004), the government sought to eliminate barriers to gender equality and create an enabling environment for women-led initiatives (Kapungu, 2008; Mutanana & Bukaliya, 2015). Modern initiatives, such as the Women's Development Fund, have further provided crucial financial and technical support for women's self-help groups, enabling activities such as poultry production, peanut butter making, and internal savings and lending schemes (SNV, 2018; FAO, 2017). However, despite these strides, challenges still persist. Evidence shows that access to and ownership of resources such as land, agricultural inputs, and technology remain skewed in favour of men, often leaving women marginalised in development processes (FAO, 2017; USAID, 2014). This disparity notes the importance of continued advocacy and targeted interventions to ensure that self-help groups achieve their full potential as instruments of empowerment and poverty alleviation. This study, therefore, examines the gendered challenges faced by rural women self-help groups in Shurugwi district, Zimbabwe, considering their historical evolution, the socio-political context, and the structural barriers they encounter. By addressing these issues, the study contributes to a deeper understanding of how self-help groups can be optimised to promote sustainable development for rural women.

Conceptual Framework

While rural women self-help groups hold significant potential as mechanisms for empowerment and poverty alleviation, they encounter numerous gendered challenges in their operations. Despite the central role these groups play in addressing socio-economic inequalities, there is a lack of targeted studies that specifically address the unique gendered challenges they face. This gap in research and understanding leads to the frequent neglect of these challenges by development agencies and government bodies. Consequently, policymakers lack the comprehensive insights required to understand the barriers impeding the sustainability of women-led self-help groups. This oversight further complicates efforts to craft effective policies and interventions aimed at mitigating the gendered challenges faced by rural women operating in self-help groups, particularly those from marginalised communities.

Therefore, the study aims to achieve the following objectives which are to:

- *Explore and unpack the gendered challenges faced by rural women self-help groups in Zimbabwe.*
- *Propose policy recommendations and strategies for mitigating these gendered challenges and improving the sustainability of rural women self-help groups in Zimbabwe.*

The Women Self-Help Groups Concept

In this study, a women self-help group is defined as a small association of women sharing common economic needs, who voluntarily organise themselves into a collective to alleviate poverty through savings schemes and income-generating activities (Desai et al., 2023; Salgaonkar & Salgaonkar, 2009). These grassroots structures typically comprise 15 to 30 members, who self-select based on shared characteristics, such as church affiliation, ethnic ties, business connections, friendship, or neighbourhood proximity (Entz, Karsgaard & Salomons, 2016; Mashuku & Mayisa, 2014; Riddell & Robinson, 1992). These self-help groups are essential vehicles for fostering community-driven economic and social empowerment among rural women.

Gendered Challenges

Gendered challenges, in the context of this study, are understood as barriers that disproportionately impede women from escaping poverty and societal oppression. These challenges are inherently rooted in societal norms that fail to recognise women's contributions and are often perpetuated by hegemonic masculinities, which reinforce male dominance and the subordination of women (Eslén & Yildirim, 2022; Savigny, 2014). Such challenges lead to sustained gender hierarchies, further entrenching socio-economic disparities and limiting women's agency and participation in development initiatives.

Review of Literature

Self-help groups (SHGs) for rural women have been widely acknowledged as transformative tools for poverty alleviation and empowerment. These groups provide platforms for collective action, enabling women to pool resources, build social capital, and gain access to opportunities otherwise unavailable to them. However, despite their potential, the operations of SHGs are fraught with substantial challenges that hinder their ability to deliver sustainable benefits. These challenges can be broadly categorised into internal and external barriers.

One of the primary internal challenges faced by women SHGs is the financial strain on members caused by high and unaffordable monthly subscriptions. Many rural women lack stable incomes or formal employment, relying instead on informal and often precarious livelihood strategies such as vending and casual labour. These unstable income sources limit their ability to meet financial obligations, resulting in defaults that ultimately jeopardise the sustainability of the groups (Kiprop & Ngetich, 2018; McCarthy, 2020). In extreme cases, such financial strain has led to the collapse of SHGs, as evidenced in several studies conducted in Zimbabwe and Kenya (Selome & Tshuma, 2014).

Another significant internal challenge is mistrust and suspicion among group members, which can escalate into disputes and group disintegration. This mistrust is often exacerbated by insecure financial management practices, such as keeping funds in the homes of group treasurers rather than in formal bank accounts (Dube, 2019). In Zimbabwe, the mistrust of formal banking systems, stemming from the 2008 banking crisis that left many disillusioned, further entrenched this practice (Dube, 2019). Unfortunately, insecure home banking exposes SHGs to risks of theft, fraud, and corruption, weakening their stability.

The lack of leadership succession planning is another internal barrier that undermines the sustainability of SHGs. Many groups rely heavily on their founding leaders, failing to develop a second line of leadership capable of taking over when needed. This stagnation often leads to weak management, malpractice, and eventual collapse (Weingärtner, Pichon, & Simonet, 2017). Moreover, some members lack enthusiasm for group activities, resulting in skewed empowerment where benefits are concentrated among leaders while ordinary members remain excluded (Lahiri-Dutt & Samanta, 2006).

Externally, SHGs face significant barriers that limit their operational effectiveness. A critical challenge is the lack of access to competitive markets. Many SHGs, particularly those in rural areas, are confined to local markets characterised by low demand and limited purchasing power. Without adequate market research and access to urban or international markets, SHGs struggle to scale up their income-generating activities (Al-Kubati & Selvaratnam, 2021; Tom & Munemo, 2019). Geographical limitations, coupled with restrictions on women's mobility imposed by husbands or societal norms, further exacerbate this challenge. For instance, some women are not permitted to travel to urban centres or spend time in local business areas (Tom & Munemo, 2019).

Access to land presents another significant obstacle. In patriarchal societies, land ownership is predominantly male dominated, leaving women with little control over this critical resource. Without secure land rights, women are often excluded from engaging fully in agricultural activities, which form the backbone of many rural livelihoods (ILO, 2018; Yntiso, 2015). This issue is not unique to Africa but is also prevalent in South Asia, where patriarchal norms similarly restrict women's access to land and resources (Berntsen, 2015).

Resistance from male family members also hampers women's participation in SHGs. In some cases, men actively discourage their wives from joining or engaging in group activities by withholding financial support or appropriating their savings. For example, in Uganda, fears of diminished dependency and reduced control have led some men to oppose their wives' economic empowerment through SHGs (Flynn, 2013; Weingärtner et al., 2017). This resistance has also been linked to increased risks of domestic violence, as economically empowered women challenge traditional power dynamics within households (Brody et al., 2015). The burden of household responsibilities is another major external challenge. Rural women spend significant time on unpaid reproductive tasks such as cooking, fetching water, and firewood collection. These time-intensive responsibilities leave little room for entrepreneurial activities or active participation in SHG operations (FAO, 2017; USAID, 2014; Zimstat, 2016). As a result, many SHGs struggle to grow beyond subsistence levels, with limited capacity to formalise their ventures or scale up their operations (Selome & Tshuma, 2014; RBZ, 2019).

Financial exclusion in rural communities further compounds the challenges faced by SHGs. Limited access to banking facilities in many rural areas prevents SHGs from securing loans and other financial services. Even when such services are available, collateral requirements, often rooted in traditional property rights that favour men, exclude many women from accessing credit (Maruzani, 2014; Siambombe & Isaac, 2018). This exclusion is further exacerbated by biases in development agencies and NGOs, which sometimes prioritise established, male-led SHGs over emerging groups led by inexperienced women (Mayoux, 1999; Riddell & Robinson, 1992). In addition to these internal and external challenges, systemic and cultural barriers significantly hinder the progress of SHGs. Patriarchal norms, deeply ingrained in many societies, perpetuate the marginalisation of women and devalue their contributions to household and community development. These norms manifest in various ways, including unequal access to education, healthcare, and economic opportunities, as well as

limited representation in decision-making processes (Gaidzanwa, 2012; IFAD, 2013). Moreover, the lack of gender-sensitive policies and programmes often leaves women's SHGs without the institutional support they need to thrive. For instance, government-led agricultural initiatives frequently prioritise male household heads, excluding women from critical resources such as seeds, fertilisers, and technical training (FAO, 2017). Without targeted interventions, these systemic barriers will continue to undermine the potential of SHGs as vehicles for empowerment and poverty alleviation.

While SHGs offer a promising avenue for empowering rural women and alleviating poverty, their success is contingent on addressing the myriad challenges they face. Internal barriers such as financial strain, mistrust, and leadership stagnation must be addressed alongside external challenges like limited market access, land inequality, and financial exclusion. Moreover, systemic and cultural barriers rooted in patriarchal norms require targeted interventions to create an enabling environment for women's empowerment. By implementing gender-sensitive policies, fostering community engagement, and promoting access to resources and opportunities, SHGs can fulfil their potential as catalysts for sustainable development and social transformation.

Methodology

The study was conducted in Shurugwi District, one of the eight districts in the Midlands Province of Zimbabwe. The district is administered by two local authorities: the Shurugwi Town Council, which manages the affairs of Shurugwi town, and the Tongogara Rural District Council, which oversees rural areas (Mhembwe & Dube, 2017). Geographically, Shurugwi falls under agro-ecological region 3, characterised by warm temperatures and an average annual rainfall of 650–850 mm (Matsa & Masimbiti, 2014). Key land uses in the district include residential settlements, mining, and agriculture. Mining activities focus primarily on chrome, gold, and platinum, while agriculture, constrained by poor sandy soils—largely comprises subsistence crop and livestock farming. Women in Shurugwi have adopted agricultural self-help groups as a significant livelihood strategy, particularly within the informal economy (Matsa & Muringaniza, 2010).

The district's rural population is approximately 98, 315, with a slightly higher proportion of females (49, 711) compared to males (48, 604) (Zimstat, 2022). High unemployment and poverty rates disproportionately affect women,

compelling many to form self-help groups as a means of empowerment and poverty alleviation.

This study employed a qualitative case study design. According to Kumar (2011), a research design provides a structured plan for investigating research questions or problems. A case study allows for an in-depth exploration of contemporary phenomena within real-life contexts, making it particularly suitable for examining the gendered challenges faced by rural women self-help groups in Shurugwi. Qualitative research, as described by Corbin and Strauss (2015), involves collecting and interpreting data derived from participants' lived experiences. Neuman (2014) further emphasises that qualitative studies enable researchers to become part of the research process, providing a nuanced understanding of the phenomena under investigation.

In-depth interviews were conducted with key informants, including chairpersons of self-help groups, government personnel, and local ward councillors. Focus Group Discussions (FGD) were facilitated by members of various women self-help groups to explore their experiences and perspectives on gendered challenges. A purposive sampling technique was employed to select six wards (10, 11, 13, 16, 18, and 19) known for their high concentration of diverse women self-help groups. From these wards, nine self-help groups were purposively sampled, representing over 300 groups in the district. The study conducted a total of 22 in-depth interviews and nine focus group discussions, distributed as follows:

Table 1: Sample distribution for interviews and FGDs in Shurugwi

Category	Number of Participants	Details
Interviews		
Chairpersons of self-help groups	9	Representing nine different self-help groups.
Government personnel	7	4 from MWCSMED (Ministry of Women Affairs, Community Small and Medium Enterprises Development); 3 from the Department of Agritex.
Local ward councillors	6	Covering wards with active self-help group participation.
Focus Group Discussions	9	Conducted with members of the nine selected self-help groups.
Approach	-	Qualitative research design; data collection continued until data saturation was reached.

Thematic analysis was employed to process the qualitative data. Key steps included:

- i) *Transcribing the audio recordings from interviews and focus groups.*
- ii) *Coding the data to identify recurring patterns.*
- iii) *Separating major themes from minor ones to derive meaningful insights.*
- iv) *The themes that emerged from this analysis are presented in the subsequent sections, providing a comprehensive understanding of the gendered challenges faced by rural women self-help groups in Shurugwi.*

Results

The study highlighted several critical challenges confronting rural women self-help groups (SHGs) in Shurugwi District. These challenges, deeply embedded in socio-cultural norms, systemic inequalities, and resource constraints, severely hinder the sustainability, productivity, and overall effectiveness of these groups. This section examines these barriers in detail, illustrating how they affect the operations of SHGs.

Men's attitude towards women-initiated projects

A significant challenge identified by the study is the dominance of patriarchal tendencies, which stifle the operations and sustainability of women-initiated projects. Participants frequently cited a lack of support from male counterparts, particularly husbands, who often restricted their wives' participation in SHG activities out of jealousy or fear of losing their authority as heads of households (Tom & Munemo, 2019; Berntsen, 2015; Flynn, 2013). Respondents revealed that some husbands appropriated income earned from SHG projects, viewing economic independence as a threat to traditional power dynamics. Male members of the community also tended to undervalue women's initiatives, as evidenced by the vandalism of fences around horticultural projects and disruptions caused by artisanal miners who polluted water sources critical for agricultural activities. Such actions undermine the efficacy of women-led projects, eroding trust and motivation among members.

Lack of control over agricultural equipment and machinery

Limited access to agricultural tools, equipment, and draught power is another critical barrier faced by rural women SHGs. The study found that agricultural resources are predominantly controlled by male counterparts, who often prioritise their own projects over those operated by women. Resultantly, women are forced to rely on labour-intensive methods, which significantly reduce

productivity and profitability. This dependency on male-controlled resources often leads to delays and inefficiencies, further hindering the success of agro-based projects. A participant from the study emphasised how the unavailability of essential equipment forces women to seek male assistance, which perpetuates gendered dependencies and reinforces existing inequalities.

Discrimination in the allocation of agricultural inputs

Rural women SHGs frequently face discrimination in accessing agricultural inputs distributed through government programmes, such as the Presidential Input Scheme and Command Agriculture. These initiatives often prioritise male household heads, marginalising women who play a pivotal role in small-scale farming (USAID, 2014). Participants noted that even when inputs were available, they were often allocated disproportionately due to traditional gender norms that favour men. This exclusion not only deepens women's disempowerment but also limits the growth and sustainability of their agricultural ventures. Discrimination in input distribution thus perpetuates poverty and undermines efforts to improve food security in rural communities.

Shortage of land for women's projects

Access to land is another major challenge affecting the operations of women's SHGs, particularly those engaged in horticulture and cattle fattening. Traditional land ownership structures, dominated by men, prevent women from acquiring the arable land necessary to expand their projects. Due to this limitation, many women resort to cultivating along riverbanks, which contributes to environmental degradation through stream bank cultivation. Similarly, cattle fattening projects often fail to perform optimally due to inadequate pasture for livestock. Participants highlighted difficulties in acquiring land from traditional leaders and the Ministry of Lands, Agriculture, and Rural Resettlement, which further exacerbate these challenges.

Shortage of time due to reproductive roles

The dual burden of reproductive and productive responsibilities significantly limits rural women's ability to participate in and benefit from SHG activities. The study revealed that women spend a substantial portion of their time on unpaid domestic tasks such as cooking, fetching water, and childcare, leaving little time for entrepreneurial or group-related activities.

This imbalance becomes particularly pronounced during peak agricultural seasons when women are required to contribute their labour to household

fields. Consequently, women miss critical training sessions and capacity-building initiatives, which are essential for the growth and formalisation of their projects. Participants expressed frustration over their inability to balance domestic responsibilities with SHG activities, noting how this limitation hinders their ability to achieve economic independence.

Lack of collateral to access funding opportunities

Access to funding remains a significant obstacle for rural women SHGs. Traditional property rights and patriarchal systems prevent women from owning assets that could be used as collateral for loans. As a result, women struggle to secure financing for essential inputs, infrastructure maintenance, and project expansion. Participants noted that the absence of affordable credit options forces many SHGs to operate on a subsistence level, perpetuating a cycle of low productivity. This lack of access to funding also hinders the adoption of modern farming techniques and technologies, which are critical for improving yields and profitability.

The challenges faced by rural women SHGs in Shurugwi District are deeply rooted in structural inequalities and socio-cultural barriers. Addressing these issues requires a multi-stakeholder approach that involves government agencies, non-governmental organisations (NGOs), community leaders, and financial institutions.

Discussion

The findings of this study highlight the multifaceted challenges faced by rural women self-help groups (SHGs) in Shurugwi District, underscoring the systemic barriers rooted in socio-cultural norms, structural inequalities, and limited access to critical resources. These challenges have far-reaching implications for the sustainability, productivity, and efficacy of SHGs as tools for poverty alleviation and empowerment. To contextualise these results, this discussion integrates insights from the study with existing literature, background on the socio-economic dynamics of rural Zimbabwe, and conceptual frameworks related to women's empowerment.

The dominance of patriarchal tendencies was one of the most pervasive challenges highlighted by the study. Male resistance to women's participation in SHGs reflects entrenched socio-cultural norms that view economic independence among women as a threat to traditional power dynamics. Participants frequently cited instances of husbands restricting their wives'

involvement in group activities, often through overt acts such as confiscating income or indirectly by undermining their initiatives. This finding is consistent with studies by Berntsen (2015) and Flynn (2013), which revealed that patriarchal attitudes often manifest as direct opposition to women's efforts to attain financial autonomy.

Patriarchal structures also influence broader community dynamics, as evidenced by the vandalism of SHG infrastructure and pollution of water sources by artisanal miners. These actions demonstrate how deeply entrenched gender inequalities systematically devalue women's contributions, ultimately eroding trust and motivation within SHGs. As Gaidzanwa (2012) points out, patriarchal systems thrive on marginalising women's roles in both the domestic and public spheres, perpetuating cycles of disempowerment. Limited access to agricultural tools and draught power was another significant barrier identified in the study. Women's dependency on male-controlled assets for farming activities reflects the broader issue of resource inequality in rural Zimbabwe. Participants lamented how male counterparts prioritised their own projects, leaving women to rely on labour-intensive methods that reduce productivity. This challenge aligns with findings from Lahiri-Dutt and Samanta (2006), who emphasised the critical role of access to resources in enabling rural women to maximise their economic potential. Without access to modern equipment, SHGs are often constrained to subsistence-level activities, limiting their ability to contribute meaningfully to household incomes or community development.

The study also highlighted systemic discrimination in the distribution of agricultural inputs through government programmes. Male household heads, often seen as the primary custodians of agricultural land, were given preferential access to inputs such as seeds and fertilisers under schemes like the Presidential Input Scheme and Command Agriculture. This marginalisation not only disempowers women but also exacerbates poverty within SHGs, which are predominantly managed by women. USAID (2014) similarly documented that gender biases in resource allocation create structural barriers for rural women, depriving them of opportunities to expand their agricultural ventures. Addressing this challenge requires gender-sensitive policies that prioritise equitable access to agricultural inputs for all farmers, regardless of gender.

Access to land also emerged as a critical obstacle for women SHGs in Shurugwi District, particularly for those engaged in horticulture and cattle fattening. The study revealed that traditional land ownership systems, dominated by men, prevent women from securing arable land necessary for project expansion. This

has been widely documented across sub-Saharan Africa, where patriarchal norms restrict women's land rights. According to Yntiso (2015), land ownership is a key determinant of agricultural success, and the exclusion of women from land ownership perpetuates cycles of poverty and disempowerment. The situation is further exacerbated in Shurugwi by environmental degradation, as women are forced to cultivate along riverbanks, contributing to stream bank erosion and reduced agricultural productivity.

The dual burden of reproductive and productive roles significantly limits women's participation in SHG activities. The study found that rural women spend a disproportionate amount of time on unpaid domestic tasks, such as cooking, fetching water, and childcare, leaving little room for entrepreneurial activities. This finding is consistent with Zimstat (2016) which reported that rural women in Zimbabwe devote over 50% of their daily time to household responsibilities. During peak agricultural seasons, these demands intensify, forcing women to forego critical training sessions and capacity-building opportunities. This imbalance undermines their ability to expand and formalise SHG operations, reinforcing their economic dependency.

Access to funding also remains one of the most significant challenges for rural women SHGs. Traditional property rights, which are often skewed against women, prevent them from owning assets that could serve as collateral for loans. As a result, many SHGs operate on a subsistence level, unable to invest in infrastructure, technology, or expansion. The exclusion aligns with findings by Maruzani (2014) and Siambombe and Isaac (2018), who noted that financial institutions often prioritise male-led enterprises, further marginalising women. Without access to affordable credit, SHGs are trapped in cycles of low productivity, limiting their ability to improve yields or adopt modern farming techniques.

The challenges identified in this study can be contextualised within the broader conceptual framework of women's empowerment. According to Kabeer (2005), empowerment is a multi-dimensional process that involves gaining access to resources, decision-making power, and agency. For rural women SHGs, these dimensions are significantly constrained by socio-cultural norms, systemic inequities, and resource limitations. Self-help groups provide a platform for collective action, enabling women to pool resources, share knowledge, and challenge traditional power dynamics. However, as Lahiri-Dutt and Samanta (2006) argue, the success of SHGs is contingent upon addressing structural barriers such as resource inequities and patriarchal norms. The findings of

this study reinforce the need for targeted interventions that not only provide material support but also address the socio-cultural contexts in which SHGs operate.

Conclusions

The challenges faced by rural women SHGs in Shurugwi District are emblematic of broader systemic issues that hinder women's empowerment in developing contexts. These barriers, ranging from patriarchal attitudes and resource inequities to financial exclusion, highlight the urgent need for integrated policy and practice interventions. The initiatives can create an enabling environment for women SHGs to thrive. Empowering these groups is not only critical for alleviating poverty but also for promoting gender equity and sustainable development in rural communities. Through targeted interventions and collaborative efforts, SHGs can fulfil their potential as catalysts for transformation and empowerment.

In light of the gendered challenges faced by rural women self-help groups in Shurugwi District, this study provided some recommendations aimed at fostering the growth, viability, and sustainability of women-led self-help group projects. These include introduction of gender sensitisation programmes for male counterparts. The objective is to change perceptions shaped by patriarchal tendencies and foster a supportive environment for women's empowerment to reduce abuse and violence against women, instil a sense of shared responsibility among men, and encourage active support for women-led projects. Enforcement of gender equality policies may witness the government strengthening the enforcement of gender equality policies to ensure equitable access for rural women in the distribution of farming inputs through programmes like the Presidential Input Scheme and Command Agriculture. This ensures that women benefit equally from agricultural support programmes. The impact guarantees improved access to essential inputs, enhancing the productivity and profitability of women's self-help group projects. Lastly, the study concluded that there is need for women-friendly funding schemes by both the government and private funders tailored for rural women self-help groups.

Recommendations

Addressing the challenges faced by rural women SHGs in Shurugwi District requires a multi-faceted approach that involves government agencies, NGOs, community leaders, and financial institutions. The following recommendations are made:

- **Gender Sensitisation Programmes:**
Educating men about the benefits of supporting women's SHGs can help reduce resistance and foster collaboration. These programmes should challenge patriarchal norms and promote shared responsibility in resource management.
- **Equitable Resource Distribution:**
Policies should ensure that women have equal access to agricultural inputs, land, and financial services. This includes revising government schemes to prioritise gender equity in resource allocation.
- **Financial Inclusion Initiatives:**
Developing collateral-free loan schemes tailored for rural women SHGs can enhance access to credit. Microfinance institutions should work with local governments to provide affordable credit options.
- **Capacity Building and Support for Work-Life Balance:**
Time-saving technologies, community childcare services, and training sessions can help rural women balance household responsibilities with entrepreneurial activities.
- **Infrastructure Development:**
Investment in rural infrastructure, including roads, storage facilities, and marketplaces, can improve SHGs' access to competitive markets.

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