

An Analysis of the Role of Savings Groups in Promoting Resilience of Rural Semi-arid Regions' Women to Drought in Zimbabwe: Evidence from Umzingwane District

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Abstract

The aim of the study was to analyse the role of savings groups in promoting the resilience of rural semi-arid regions' women to drought in Zimbabwe using the Umzingwane district as a case study. The study adopted an exploratory research design as a result a qualitative research method was used. Data was collected using interviews which were administered to savings group members and committee members of savings groups. Purposive sampling technique was adopted. The study revealed that saving groups have been providing adequate loans to members to mitigate the effects of drought except during strict COVID-19-induced lockdown (March to June 2020). The study also found that a savings group in partnership with a non-governmental organisation established a gardening scheme that had solar-powered borehole and drip irrigation. This enabled the members to plant crops throughout the year and have access to water leading to the reduction in distance travelled to access water. The study revealed that training and social networks in savings groups have helped the members with skills and ideas to deal with the effects of disasters such as drought. The study recommended that development partners such as the government and NGOs should ride on savings groups when bringing drought mitigation initiatives to the communities. Savings groups should have access to formal financial products to strengthen resilience to disasters such as drought.