



## **STUDY ON CONTRIBUTION OF SELF-SUSTAINING SAVING GROUPS ON WOMEN ECONOMIC EMPOWERMENT IN ESWATINI**

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### **Abstract**

*In the rural areas of Eswatini, women poverty is more prevalent as compared to men. There is considerable gender inequality in terms of education, employment opportunities and decision-making. These are key factors required for women empowerment. Women empowerment is important for the development of every nation. Some Non-government Organizations (NGOs), Government Organizations and Self-sustaining groups are continuously working to promote women empowerment. The main objective of this study is to find out the contribution of self-sustaining saving group (SG) towards women economic empowerment. Primary information was collected through personal interviews with questionnaires. The results clearly indicated that most women (48%) belonging to the savings group were aged between 30-40 years, married (50%), housewives (72%) and attained high school level education (59%). The study also revealed that the self-sustaining saving has significant contribution on women economic empowerment. This is reflected in the results as the majority of women (43%) belonging to the savings group were earning a monthly income ranging between E2000-3000 compared to non-members (68%) who were earning only E400 – 1000 at the end of the same period.*

*Additionally, the results indicated that the majority women (40%) reported to join the self - sustaining saving groups financially to ease access to credit and socially for mainly to solicit for business skills (52%). Benefits accrued from savings group membership include accumulated assets like electric appliances and constructing houses, ability to run own business, and improved self-esteem. Factors that hinder women joining the savings group are family responsibilities, limited time and fear of exploitation. The study recommends that more women should be encouraged to form or join these saving-groups, increased advocacy for gender equality and develop nation policies guiding/regulating the self-sustaining group savings that protects the informal group funds collected by women groups.*

*Keywords: Self-Sustaining Saving Group, Women Economic Empowerment, Women participation*

## **INTRODUCTION**

Women economic empowerment refers to the capability of women to enjoy their power to control and benefit from the available resources, assets, income and their specific time, as well as the ability to manage risk and improve their economic status and standard of living. An important step towards women empowerment started in 1975. The UN began celebrating the International Day in 1975, which was designated as International Women's Year.

### **Women Economic Empowerment Approaches**

Women economic empowerment increases women's activity, access to formal government programs, movement outside the home, economic independence, and purchasing power. Policy makers are also suggested to support job training to aid in entrance in the formal markets (Nussbaum, 2000; Kabeer, 2011).

One approach is to provide more formal education opportunities for women that would allow for higher negotiating power in the home. They would have more access to higher wages outside the home; and as a result, makes it easier for women to get a job in the market. Strengthening women's access to property inheritance and land rights is another method used to economically empower women. This would allow them better means of asset accumulation, capital, and bargaining power needed to address gender inequalities. Often, women in developing countries are legally restricted from their land on the sole basis of gender (Duflo, 2012).

Race has a huge impact on women's empowerment in rural areas especially employment. Employment can help create empowerment for women. Many researchers suggest that when we discuss women empowerment, discussing the different barriers that

underprivileged women face which makes it more difficult for them to obtain empowerment in society is extremely. Significantly examining how opportunities are structured by gender, race, and class can transpire social change. Work opportunities and the work environment can create empowerment for women. Empowerment in the workplace can positively affect job happiness and performance, having equality in the work place can greatly increase the sense of empowerment (Carr, 2011). When talking about women empowerment, many scholars also suggest examining the social injustices on women in everyday organizational life that are influenced by race, class, and gender.

Another popular approach for women's economic empowerment includes microcredit. Microfinance institutions aim to empower women in their community by giving them access to loans that have low interest rates without the requirement of collateral. Microfinance organizations aim to give microcredit to women who want to be entrepreneurs. The success and efficiency of microcredit and microloans is controversial and constantly debated. Some critiques claim that microcredit alone doesn't assurance that women have control over the way the loan is used. Microfinance institutions also don't address cultural barriers that allow men to still control household finances; as a result, microcredit may be transferred to the husband. Microcredit doesn't relieve women of household obligations, and even if women have credit, they don't have the time to be as active in the market as men (Geleta, 2014; Parmar, 2003).

Rowlands (1997) believed economic empowerment is the ability to obtain an income that enables contribution in economic decision making. Individuals become empowered when they obtain the right to determine choices in life and to influence the direction change through the ability to gain control over material and non-material resources. According to the UNIFEM, economic empowerment is gaining the ability to generate choices and exercise bargaining power, developing a sense of self-worth belief in one's ability to secure desired changes and the right to control one's life. Empowerment is about change, choice and power (Cheston and Kuhn, 2002).

Economic empowerment in terms of increased income is the self-employment, the confidence of better status and role in the household. Women economic empowerment focuses on breaking the poverty cycle, the reduction of vulnerability, and enhancement in available resources for utilisation and diversification towards higher income activities. Self-sustain saving groups (SSSG) help women achieve the above mentioned points as they are economically empowered through the entrepreneurial income generating activities that they are encouraged to be involved in while they are in the groups. The SSSGs, through its regular trainings and meetings, have built members' skills such as entrepreneurial skills, and financial management and marketing skills (Swain, 2009).

It is expected that the microfinance provided to women in SSSG for promotion of productive activities or entrepreneurship will have a positive impact on assets owned by women, and also in terms of, monthly income, decisions-making ability, family welfare, and related vulnerability reduction in case of any household emergencies. This is why it is important that increase in income generating ability should get translated to important goals such as control over income and profits and using them for their own welfare.

There is a necessity for women to have control over productive resources and to ensure some degree of financial autonomy. With everything said, women are known to have their responsibilities of caring for the household which includes cooking, fetching water and fuel, collecting fodder for cattle, protecting the household environment, and providing voluntary assistance to vulnerable and disadvantaged family members. This ability makes them capable candidates who can handle the outdoor activities which contribute to economic growth. In rural areas in Eswatini, modern winds of changes and development have not yet reached and basic economic needs are yet to be fulfilled, as the main sources of employment for women remains farm labour and offering household help for individuals who can afford to hire for such help. To achieve the modern evolutionary goal of empowerment there is an urgent need to change the mind-set of the society as it is believed that a woman's rightful place is in the kitchen.

Participation in the SSSGs helps women save the little income they earn out of their daily expenses and they can also have access to a loan with very low interest rates which makes them participants of the economic activities. Singh (2013) highlighted that SSSGs are a viable set up to disburse micro credit to the rural women for the purpose of making them enterprising and encouraging them into entrepreneurial activities. In this way they contribute to the GDP as they partake in the domestic trade around their communities. The formation of SSSGs is not a microcredit project but an empowerment process.

Kabeer (2005) claimed that while access to financial services does make important contribution to the economic productivity but improvement in the income generating activity may not actually lead to overall economic empowerment of women. It is important that the women achievement full control over the resources which include income, loan and savings and have the decision making ability and the guts to use them in fulfilling their own interests. Thus they should work on multiplying the income generating ability in advance levels having control of profits so that they can expand even on their own.

### **Self -sustaining concept**

Self-sustaining group is based on a community development approach, where the poor community organizes a group for self sustainability (Kindernothilfe, 2008). The Self-sustaining

groups were made for especially rural women to improve their living standard. These groups have taken a worldwide role because of their aim of uniting women to achieve empowerment. The main goals are to empower women socially, economically and politically. According to Kindernothilfe (2008), the weekly savings contributed by members raise sources to start income generating activities which triggers the economic development process. Singh (2013) mentioned that SSSG encourage women to participate in the decision making in the household and also in community-level local democratic sectors.

### **Self-sustaining Saving Group**

In low-income developing countries, only 28% of adults have an account with a financial institution; and financial exclusion is more severe among the rural, poor, youth women and other marginalized populations. Low population density, high transaction costs, the demand for small frequent transactions, adverse social norms, and regulatory restrictions on saving deposits are serious constraints to the sustainable provision of formal financial services in many underserved markets. In fact, the extreme poor expend as much as 5% of their annual income on financial services, mainly in the form of informal instruments that are riskier and costlier – limiting their ability to interact with markets and the range of investments in health, education and nutrition.

A Savings Group is comprised of 15-25 self-selected individuals who save together and take small loans from those savings. Savings Groups provide members the opportunity to save frequently in small amounts, access to credit on flexible terms, and a basic form of insurance. They are owned, managed and operated by their members; they are, by design, financially and institutionally sustainable, and continue to operate independently after a 9-12 month training period.

The community-based microfinance model – pioneered in Africa in the 1990s and now promoted by hundreds of international and local NGOs – provides access to basic financial services in underserved communities.

### **Contribution of Joining the Self-Sustaining Saving Groups**

Women have access to financial decision making which is one of the primary benefits of participation in a self-sustaining saving groups; it is an opportunity to save regularly, access formal savings institutions and participate in the management of these savings. They save regularly, have their own bank accounts and make deposits into these accounts. Self-sustaining saving groups are having a good impact on members, in their ability to save their hard earned money. Since the project is perhaps too early in its implementation to directly improve women's

access to credit, it also involves broadening their management skills and knowledge, and capability to engage in entrepreneurial activities (Kabeer, 1999).

The financial mobility due to participation in the self-sustaining saving groups has led to an improvement in the quality of life, according to some of the successful groups. Overall, many families are able to address their basic needs better than before. Some of NGOs' reports have shown that the record on the repayment of loans by women was often better than that of men, and that women were also more likely to spend the income earned, on their families, leading to improved health and nutrition of the poor population and for improving the quality of their lives. Patel (2011) mentions that there are some improvements in the life style of the women members of self-help groups (SHGs) and they have been able to create assets in form of land, buildings, furniture etc. as a result of their participation in SHGs. The implementation of self-sustaining saving groups has generated self-employment opportunities for the rural poor women. The program helped many participants in improving their economic conditions.

After joining the self-sustaining saving groups, the women are economically and socially empowered. This empowerment cannot be transformed or delivered; it must be self-generated such that it enables those who are empowered to take control over their lives. The social impact of the self-sustaining saving groups includes increased involvement in decision-making, awareness about various programs and organisations, increased access to such organisations, and increased expenditure on health and household needs. There is a change in the attitude of male members of the families, as now they are convinced about the concept of self-sustaining saving groups and encourage women to participate in the meetings, and women reported that they have savings in their name and it gives them confidence and increased self-respect. Within family the respect and status of women has increased. Children education has improved significantly. Especially girl education was very low but now self-sustaining members are sending their children, including girls, to school. The sanitation in members' households has improved and it has led to better health in members' families. Now women are taking treatment from qualified doctors, even if they have to travel to nearby towns. Members are now confident enough to raise social status.

Obetta (2008) revealed that the first major impact of self-help groups is access to credit. Microfinance movement is having a good impact on members, in their ability to express their feelings and has made people more confident to express themselves. The group formation brought out the hidden talent and leadership qualities among the members. Therefore, it can be concluded that after joining the self-sustaining saving groups the members have improved their status in family, become helpful in family finance and sometimes helped others too. Now, most of the saving group's members feel that they get more respect; not only in the village, but their

own family members treat them more respectfully. People of the village now invite them for social and community functions. Now their family members value their opinions whereas earlier they had no use for it. They encourage them and support them in their activities. They get respected in the village society and have a definite identity in society.

### **Women participation in Self-sustaining saving groups**

The women are helping each other to benefit and create small cooperatives or business and become entrepreneurs; thus saving is part of the activities. The saving group measure its progress by calculating the profit margin. The World Bank defines participation as a process through which stakeholders “influence and share control over development initiatives, and the decisions and resources which affects them”. The saving group consist of people ranging from 10-30 people from rural areas, who come together with the intention of solving their common socio economic problems through regular savings and having access to credit. This turns to generation livelihood and assures certain degree of self- sufficiency among the members (Panda, 2009).

A large proportion of rural households in Eswatini practice subsistence agriculture under the Eswatini National Land. Eswatini is among countries that are taking the right path of empowering women for increased production in agriculture and rural economic development notwithstanding the enormous challenges they face including convergence of logistical, cultural, and economic factors (FANPARN). Worldwide, only 5% women farmers are engaged in agricultural extension services. A study by FAO found that if women received the same education and similar inputs and assistance as men, overall farm yields could rise by as much as 22% (FANPARN). According to Masuku (2012), the livelihood in the rural areas of Swaziland are driven by women especially those participating along the agribusiness value chain from agricultural production to the final consumer. To cultivate and catalyse women agro-entrepreneurial skills and spirits respectively, the government of Swaziland organizes competitions that lead to the awarding the women farmer of the year.

### **Self-sustaining saving groups in Eswatini**

Self-sustaining saving groups are informal association of women in localized context, who come together for the purpose of enabling members to achieve economic benefits on the basis of mutual help with joint responsibility. The group members are organizing meetings to share the common experiences and mobilise resources in the pursuit of needs and interest. This type of group has created a high social impact in reducing rural indebtedness, poverty and also change

mind set about the women. These SME helps to create more jobs and poverty elevation. Simelane (2014) also highlighted the importance of SHG (Self Help Group).

### **Impact of the SSSGs on the economic empowerment of women**

Women economic empowerments have no universally accepted definition for economic empowerment. The provision of microfinance has been found to strengthen crisis-coping mechanisms, diversify income earning sources, build assets and improve the status of women. Participation in micro enterprises leads to an increase in the level of household income (Chen and Donald, 1999). Access to credit that has low interest is one of the benefits for being a member of an SSSG. It helps them to finance their businesses, expand them and also meet other personal needs. Credit is an essential to increase access by the poor and powerless to credit markets. SSSGs are believed to have a positive impact on poverty levels and the standard of living of the poor women and more particularly on economic empowerment. SSSGs reduce poverty and vulnerability of the poor women by increasing capital, asset formation at household level, improving household enterprise incomes, enhancing the capacity of individuals and household, to manage the risks, increasing enterprise activity within households, expanding employment opportunities for the poor in the non-farm enterprises, empowering women and improving accessibility of the financial services at the community level. The participation avail micro credit as well as other related services has resulted in noticeable improvements in the food security. Meyer (2001) observed that microfinance can contribute to poverty alleviation and food security. This can be achieved through loans and saving from the SSSGs. The access of finance empowers the women, provides them with opportunity to have an account, to save and invest to liberate them from the clutches of poverty. The impact on poverty reduction was reviewed by Morduch and Haley (2002) in India and Khandeker (2005) in Bangladesh have found a greater impact on poverty for low-income.

There is also social impact of SSSGs on the economy; as the women are empowered they gain communication skills, they are able to talk freely about everything among their peers, more especially when they realize they are not the only ones experiencing the situations they encounter in their daily lives. Microfinance movement is having a good impact on members because they gain the ability to express their feelings and has made them more confident to express themselves. There is also great decrease in family violence and conflicts. The economic difficulties decrease with their involvement in SSSGs, being independent allows them to be able to do things on their own. They become busy such that there is no room for being involved in conflicts.



This paper analyses the impact of self-sustaining saving group on women economic empowerment through self-sufficiency, increase in business income, ability to save, access to credit, asset creation, increased in expenditure, active participation in training, participation in decision making etc.

## **LIMITATIONS OF RESEARCH**

A fundamental limitation of the research is the possibility of false information in the section of the information gathering. The case study method limitations are seen to be centred on the issues of reliability, validity and generalizability all associated to problem of bias due to the subjectivity of researcher (Merriam, 2001). The limitations of generalizability also apply to understanding of concepts which is located in time and space. Anderson (1998) pointed out that these limitations are overcome by triangulation. According to Anderson (1998) method is also used in this study to interpret the findings. For the purpose of generalizability, thoughtful study design, careful data collection and appropriate statistical analysis techniques were used in the present study.

In the present study researcher also identified the following two limitations: All the interviews were conducted in local language (Siswati) and actual meaning might be slightly changed during direct translation. Second, the findings are not universally applicable but applicable in similar context.

## **METHODOLOGY**

### **Research Design**

This study was based on a comparative study of two groups: member of self-sustaining saving group and non-members to determine the contribution of self-sustaining group and also investigate the impact on women economic empowerment through women participation. The research investigator captured the information based on economic and social characteristics of the study groups and collected the information on social benefit and entrepreneurial activities of members of the different self-sustaining saving groups.

### **Study Area**

The present study focused on the population of women participating in the self-sustaining saving groups in the Mkhiweni Inkhundla of Eswatini which was the target population. It consisted of active members that saved every week in Self-sustaining group and non-group members.

### Source of data

Primary and secondary data was used for the study. Unbiased data was collected through personal interviews through self designed, well-structured, and internal reliability tested questionnaires (Keppel, 1978; Singh, 2017). It is also divided into different sections which were pre tested to assure validity. Secondary information was collected through library and online study materials.

### Sample Size

The population consisted of 30 groups of self-sustaining saving groups, whereby each group had 15-30 group members. Five groups (Total 125 group members) were selected randomly and out of 125 members 75 were selected at 5% level of significance and 75 non- members were also selected and interviewed. This sample size was valid for this study.

### Data Analysis

Variables were defined and data was captured into the computer system. For this study, data was organized and captured in the computer system with the help of data management software. Captured data was analysed according the objectives of the study with the help of statistical software.

## RESULTS & DISCUSSION

Table 1 describes the socio-demographic characteristics of member and non-member of self-sustaining saving groups respondents.

The results indicated that most active age group in the self-sustaining saving group is 30-40 years of age as 48.0% of the member respondents lie within that age group, followed by 20-30 age group with 29.9% of the member respondents. In the non-members, both 20-30 and 30-40 age groups were the leading groups with 37.3%. There was no significant mean difference using the t-test at 5% level of significance. Both non-members and members of the self-sustaining saving group were dominated by married women; 49.3% members and 50.7% non-members were married, followed by single women with 29.3% of the members and 30.7% non-members. Chi-square test at 5% level of significance revealed that there is no significant difference of marital status between the women belonging to self -sustaining saving group and non-members.

Table 1 Distribution of socio demographic status of respondents

Age	Member		Non-member	
	Frequency	Percentage	Frequency	Percentage
20-30	22	29.9	27	36.0
30-40	36	48.0	29	38.6
40-50	03	04.0	12	16.0
50>	14	18.1	07	09.4
<b>Mean &amp; Std. Dev.</b>	36.2 & 10.3		34.8 & 9.5	
<b>Marital status</b>				
Single	22	29.3	23	30.7
Married	37	49.3	38	50.7
Divorced	06	08.0	02	2.6
Widowed	10	13.4	12	16.0
<b>Status in Family</b>				
Head	21	28.0	18	24.0
Non-head	54	72.0	57	76.0
<b>Education level</b>				
Illiterate	07	09.3	03	04.0
Primary Education	22	29.3	28	37.3
High School	44	58.7	35	46.7
Tertiary	02	02.7	09	12.0
<b>Total</b>	75	100	75	100

Results in Table 1 revealed that 72% of women members of SSSGs were not head of their respective families, and 76 % non-members women were not head either. The households headed by women in most cases are because of the fact that she is either single or a widow. If the man is still in the picture and a woman is head of the household, it was because he was disabled. Older women with absence of their husbands also become the head. The education level of majority of the respondents was high school education both for the SSSG members with 58.7% and non-members 46.7%. The present study indicated that social factors were not responsible for joining with self-sustaining saving groups.

Table 2 describes the economic status and economic dependency of members and non-members of self-sustaining saving groups. Most of the non-members women (45.3%) were depending on husband income. Alternatively, most of the members (69.3%) depend on business income. Financial dependency is a key motivating factor to join self-sustaining saving groups. Most of the self-sustaining saving group members earn between E2000-3000, which is 42.7% of the respondents, from their businesses which is reasonable for rural business sector; whereas 68% of non-members mostly earn between E400-E1000 as it is not easy for them to obtain income and are mostly dependent on their husbands. Only a few respondents earn

above E3000 with members being at 5.5% and non-members at 9.3%; this is because of the low standard of living in rural areas and low income. There was mean difference in income levels between members and non-members. The members earned more (E1934.7) than the non-members who earned about E1138.67.

Table 2 Distribution of economic status & economic dependency of respondents

Source of income	Member		Non-member	
	Frequency	Percentage	Frequency	Percentage
Husband	08	10.7	34	45.3
Work salary	09	12.0	14	18.7
Business	52	69.3	11	14.7
Allowance from Children	06	08.0	16	21.3
<b>Respondent Income(E)</b>				
400-1000	18	24.0	52	68.0
1000-2000	19	25.3	16	20.0
2000-3000	32	42.7	02	02.7
3000>	06	08.0	05	09.3
<b>Total</b>	75	100	75	100
<b>Mean</b>	1934.7		1138.7	
<b>Std. Dev.</b>	944.1		869.8	

Table 3 Reasons of joining self -sustaining saving groups.

	Frequency	Percentage
<b>Financial benefits</b>		
To improve economic status	21	28.0
To save money	12	16.0
To access credit	30	40.0
To enhance purchasing power	5	6.7
To attain money for the basic needs	7	9.3
<b>Social benefits</b>		
To improve standard of living	14	18.7
To get business skills	39	52.0
To socialize	03	4.0
To gain knowledge	09	12.0
To share ideas with other members	10	13.3
<b>Total</b>	75	100

Table 3 discusses the reasons for women joining self -sustaining saving groups. About 40% of women joined the group to access credit, followed by 28% who wanted to improve economic status, 16% wanted to save money, only 9.3% who wanted to attain money for basic needs, and the least prominent reason was the desire to enhance purchasing power (about 7%). Majority of the women joined to get business skills at about 52% of the respondents, followed by 18.7%

who wanted to improve their standard of living, 13.3% who wanted to share ideas with other group members, 12% who wanted to gain knowledge and only 4% of these women joined savings group to mainly socialize.

Table 4 below describes the contribution of self-sustaining groups on women empowerment in terms of social status, asset accumulation and financial benefit. The social benefits gained from the saving group membership included, about 31% of the members improved their self-esteem, 18.7% gained more knowledge on child welfare and about 17% of the women improved on their decision making in the household as they also contributed financially, 8% of women gained more knowledge on health issues, 4% improved on their household welfare, and only 2.7% gained the ability to solve community needs like health, water, among others. Considering accumulation of assets/wealth, about 33.3% of women were able to purchase appliances as a gain from the savings group, 31% reported to own houses as a result of participating in savings group, followed by 14.7% of who owned livestock on the account of membership to savings groups, 10.7% bought implements like ox-plough, wheel barrow, among others, and a few women (5.3%) purchased assets though not mentioned beforehand during the survey. Financial benefits accrued to savings group membership included. Women's financial benefits from savings group membership were mostly the ability to run own business (21%), followed by affordability of the hospital bills (18.7%), enhanced purchasing power (16%), gained business skills (12%) and gained more access to credit (12%). However, the results indicate that the income generated from the savings group could hardly pay school fees as only 1.3% of the women indicated that they could afford paying school fees. This result indicates the importance of free primary and secondary education especially amongst the rural population.

Table 4 Distribution of women economic empowerment through financial, social and asset accumulation benefits of the self-sustaining saving groups members

<b>Social benefits</b>	<b>Frequency</b>	<b>Percentage</b>
Have improved household	3	4.0
Improved decision making in household decision making	13	17.3
Improved decision making in the community	4	5.4
Ability to solve community needs	2	2.7
Gain more knowledge on health issues	6	8.0
Gained more knowledge on child welfare	14	18.7
Financially independent	12	16.0
Improves self-esteem	19	25.3
More friends	2	2.7

<b>Asset accumulation</b>		
Livestock (chickens, pigs, goats, cattle etc.)	11	14.7
Implements (e.g. ox-plough, wheel burrow, etc.)	8	10.7
Appliances (stove, T.V, radio, refrigerator)	25	33.3
House	23	30.7
Others	8	10.7
<b>Financial benefits</b>		
Enhanced purchasing power	12	16.0
Have more access to credit	9	12.0
Improved standard of living	6	8.0
Improved employment opportunities	4	5.3
Gain business skills	9	12.0
Can afford hospital fees	14	18.7
Can afford school fees	1	1.3
Ability to run own business	16	21.3
Others	4	5.3
<b>Total</b>	<b>75</b>	<b>100</b>

Table 4...

Table 5 indicates how the group members were involved in several activities in the community. Based on the researcher's observation, women were able to work in the community without any social stigma or fear. Most women members of the savings group indicated that they were able to participate in trainings (95%), engaged in activities of lending and borrowing (89%), attend regular meetings (32%), though relatively few responses were scored related to regular savings in schemes (17.3) and credit recovery activities from other groups (15%). This result indicates that women still have challenges of contributing to the savings and paying back their credit though they are active in other activities.

Table 5 Women empowerment of self-sustaining saving groups  
member through active participation

<b>Responsibilities</b>	<b>Frequency</b>	<b>Percentage</b>
Attending regular meetings	24	32.0
Regular savings in schemes	13	17.3
Credit recovery activities from other groups	11	14.7
Activities of lending and borrowing money	67	89.3
Trainings attendance through NGOs	71	94.7

Table 6 highlights how the participation has been fruitful for the group members. The main impact was on knowledge about book keeping which is essential. Budgeting and saving skills also improved among the members. Training also helped the members to understand the different forms of risks and the process of risk management.

Table 6 Opinion on impact of training of group members

Impact of training	Frequency	Percentage
Book keeping	33	46.5
Budgeting	21	29.6
Credit	08	11.3
Risks Management	07	9.9
Savings	19	26.7

Table 7 describes the reasons why women were not participating in the savings schemes especially for women empowerment. Majority (68.2 %) of the women were not participating due to family responsibility and 62.2% of the women were not participating in savings groups due to insufficient time.

Table 7 Reasons of why women were not joining the self-sustaining saving groups /self help group.

Reasons	Frequency	Percentage
Due to loneliness	32	48.5
Due to time	41	62.1
Due to family responsibility	45	68.2
Fear of rejection	18	27.3
Fear of exploitation	21	31.8
Due to health	11	16.7
Due to security reason	12	18.1
Others	07	10.6
No Response	09	12

## SUMMARY

Based on the present study results, it is evident that the most active group of the member was aged between 30 and 40 years, which should be the target of the government as well as other organisations to empower so that they can contribute to the economic growth of the country. There was no significant mean age difference in members and non-members. According to the results, social demographics have no significant role towards group participation for women empowerment. The main source of income for the members was from their businesses as they used the skills they obtained from the SSSGs to start successful businesses, unlike the non-members who were mainly dependent on their husbands' income which made them vulnerable. This shows the positive impact of self-sustaining saving groups in communities for improved economic status of the rural women. The SSSGs participants are able to access loans after joining groups as no collateral is required, and they have low interest rates. With these groups, women are able to start businesses, expand businesses and also afford their other basic needs.

The participants attended trainings which were designed to transfer the skills to local community members. The impact of the training was an improvement in the knowledge of book keeping, budgeting, savings, risks management and access to credit. The results indicate that members were achieving their socio-economic goals through self-sustaining saving groups. Based on the researchers observation it can be deduced that government and NGOs can manage them through community welfare programme and activities.

## CONCLUSION

Self-sustaining saving groups are a powerful instrument for poverty eradication in the new economic era. As women are the most vulnerable section of the society, the quick progress of the saving groups is an upward vehicle for women economic empowerment. Self-sustaining saving groups have not only produced tangible assets and improved living conditions of members, but also helped in changing their outlook and attitude. The government should work closely with these self-sustaining saving groups' structures to reduce the income gap among the citizens. The study concludes that by participating in self-sustaining saving group, there is an enhanced empowerment in terms of savings, access to loan and trainings. The saving groups will improve the saving culture of the respondents through making it compulsory for all to save and encouraging members to increase their savings and reinvest them in entrepreneurial activities. The study notes that by participating in self-sustaining saving group the respondents are able to access formal project loans from institution with ease, and access better amount of loan, when compared to pre-self-sustaining saving group period. All respondents were able to attend training after joining self-sustaining saving groups which has a positive impact in enabling those increased assets, improved book-keeping skills, spend wisely, and diversify investment. NGOs are noted to be of great help and a major organizer of trainings. The existence of self-sustaining groups in the Ewsatini is gradually improving living standards of rural women and promoting rural development as well as promoting economic growth in the rural areas. The results of this study were limited to the population of women participating in the self-sustaining saving groups in the Mkiweni Inkhundla of Eswatini with a randomly selected sample of participants. Further, accuracy of responses was entirely dependent on the interviewee which may give inconclusive judgement and hence hard to generalise the findings. However, the finding of the present study is thought to provide meaningful information for policymakers, administrators, researchers and academicians.



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